

REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

LABAC



LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND REHABILITATION
(DEPTT. OF LABOUR AND EMPLOYMENT)
GOVERNMENT OF INDIA

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P R E F A C E

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944 - 46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in *Labac* centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri B. P. Guha, Research Officer, assisted by Shri M. Gangadharan, Investigator Grade I, under the guidance and supervision of Shri K. N. Vali, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

Labour Bureau,
CLEREMONT SIMLA-4,
Dated the 18 October, 1966.

K. C. SEAL,
Director

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PART I.—FAMILY BUDGET

CHAPTER I

SCOPE AND METHOD OF THE SURVEY

1.1. Family living study

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case, the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954 :*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;

*Report on International Definition and Measurement of Standards and Levels of Living (U.N.), 1951.

(viii) Housing, including household facilities;

(ix) Clothing;

(x) Recreation and entertainment;

(xi) Social security; and

(xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Labac, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. Description of the survey

Labac was one of the centres where an integrated scheme of family living surveys among industrial workers at 50* important factory, mining and plantation centres were conducted during 1958-59. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate Report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for the Labac centre presented in this Report.

1.21. Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers, consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22. Definition of a working class family

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

(i) generally related by blood and marriage or adoption;

(ii) usually living together and/or served from the same kitchen;
and

*The list of 50 centres is given in Appendix I.

- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Labac, which was a plantation centre, covered families deriving a major part of their income from manual employment in registered plantations only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.23. Design of survey

Two types of sampling methods, *viz.* tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.* the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of the preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at the Labac centre and the list of registered plantations, 9 in all, in the Lakhimpur circle (which includes Labac) as defined by the Indian Tea Association was the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the workload manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size fixed for the survey at Labac was 240 families to be canvassed for Schedule 'A' and 60 families for Schedule 'B'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months

evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample, was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. For pay-roll sampling, one cluster of 3 plantations and 3 clusters of 2 plantations each were formed by grouping together plantations which were close by and of different sizes (number of workers). Two independent sub-samples of 6 clusters each were selected systematically with probability proportional to the number of workers employed after arranging the clusters in ascending order of size. The ultimate sampling unit, a working class family, was approached through the pay-rolls of the establishments. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1.24. Period of survey

As mentioned earlier the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Labac centre was August, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

2.25. Method of survey

The 'Interview Method' was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.26. Difficulties in the collection of data

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A' (relating to income and expenditure). The detailed itemised breakdown of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. Introductory

Labac is one of the most important tea producing centres of the State of Assam. It is situated in the district of Cachar on the west border of Union Territory of Manipur.

2.2. Working class area and market

The working class population at Labac was reported to be not concentrated in any particular area. They are mostly scattered throughout the tea estates. The market patronised predominantly by the working class population in Labac is Labac hat (periodical market) and this was selected for the collection of retail prices for the new series of Consumer Price Index Numbers for the Labac centre.

2.3. General characteristics of working class population-survey results

2.31. Industries

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Labac was about 63 hundred. The estimated number of employees in these families was about 10 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.1

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total Number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (un-estimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of tea in plantation	53.73	45.58	0.69	100.00	9,915	34.45	436
Rest,	67.26	20.98	11.76	100.00	397	24.51	14
All	54.24	44.64	1.12	100.00	10,312	33.78	450
Number of employees (un-estimated)*	239	206	5	150	..	..	..

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as estimated figures.

A large majority of the employees (about 96 per cent.) were employed in production of tea in plantations. Women employees constituted about 45 per cent. of the total and children about 1 per cent. The average monthly income per employee was Rs. 33.78.

2.32. Occupation

Table 2.2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.2

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (un-estimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Plantation workers . . .	53.26	46.04	0.70	100.00	9,867	34.08	434
Rest	76.03	13.49	10.48	100.00	445	27.03	16
All occupations . . .	54.24	44.64	1.12	100.00	10,312	33.78	450
Number of employees (un-estimated)	239	206	5	450	..	..	..

A large proportion of the employees (about 96 per cent) were employed as plantation workers.

2.33. Nature of employment and type of settlement

Table 2.3 gives the percentage distribution of employees by number of days worked classified by (a) regular and casual employment, and (b) settled or not settled. A settled person was defined as one who had permanently settled down at the place of survey, *i.e.*, who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.3

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Percentage distribution of employees by					Num-ber of employ-ees (un-estimated)
	Nature of employment			Type of settle-ment		
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	2.36	22.33	2.75	2.78	..	12
1-7	1.34	7.83	1.46	1.48	..	8
8-15	2.93	26.02	3.37	3.03	31.37	17
16-19	11.27	12.78	11.30	11.21	18.63	48
20-23	23.51	11.73	23.29	23.15	34.32	99
24-27	58.00	..	56.88	57.39	15.68	263
28-31	0.59	19.31	0.95	0.96	..	3
TOTAL	100.00	100.00	100.00	100.00	100.00	450
Percentage to total	98.07	1.93	100.00	98.79	1.21	..
Number of employees (unestimated)	442	8	450	444	6	..

Of the total employees, about 98 per cent. were regular and the remaining 2 per cent. were casual*. Almost all the employees were settled at the centre.

2.34. Family income

The average monthly income per family of the population surveyed was Rs. 67.85. The estimated distribution of families in different income classes is given in table 2.4.

TABLE 2.4

Distribution of families by monthly family income

Monthly family income class	Percentage of families to total
Less than Rs. 30	3.15
Rs. 30 to less than Rs. 60	41.82
Rs. 60 to less than Rs. 90	37.59
Rs. 90 to less than Rs. 120	12.04
Rs. 120 to less than Rs. 150	2.91
Rs. 150 to less than Rs. 210	1.75
Rs. 210 and above	0.74
TOTAL	100.00

*The classification of workers into 'regular' and 'casual' was done on different basis from the one adopted in the "Occupational Wage Survey", conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

The modal family income group was 'Rs. 30 to less than Rs. 60'. About 79 per cent. of the families had income ranging from Rs. 30 to less than Rs. 90 per month. Only about 5 per cent. of the families had income of Rs. 120 or more.

2.35. Family size

The average size of the family was 4.90 persons. The estimated distribution of families in the different size-groups is given in table 2.5.

TABLE 2.5
Distribution of families by size

Family size (number of members)	Percentage of families to total
One	7.46
Two and three	22.99
Four and five	33.76
Six and seven	21.83
Above seven	13.96
TOTAL	100.00

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. Introductory

Some general details of the working class population in Labac have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Labac as revealed by the Survey, is presented below :

3.2. Age, sex and marital status

Table 3.1 (in page 10) gives the percentage distribution of family members by age, sex and marital status.

Taking all the members living with the families at the centre, about 51 per cent. were men and 46 per cent. women. Children of 14 years of age or below constituted about 46 per cent. of the total and persons of 55 years and above about 5 per cent. Of the persons falling in the age group 15 to 54, about 52 per cent. were men and 48 per cent. women. In this age-group, among men about 29 per cent. were unmarried, about 69 per cent. married and the rest 2 per cent. were widowers and separated. Among women in the same age-group about 10 per cent. were unmarried, 85 per cent. married and the rest 5 per cent. widows and separated.

3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2
Percentage distribution of families by religion and size

Size of family	Religion		
	Hinduism	Other religions	All
1	2	3	4
One	7.65	..	7.46
Two and three	22.10	56.61	22.99
Four and five	33.93	27.60	33.76
Six and seven	21.99	15.79	21.83
Above seven	14.33	..	13.96
TOTAL.	100.00	100.00	100.00
Percentage of families to total	97.45	2.55	100.00
Average size of the families	4.93	3.46	4.90
Average number of children per family	2.28	0.99	2.25

TABLE 3.1
Percentage distributions of family members by age, sex and marital status

Sex and marital status	Number of mem- bers (un- estimated)	Age (years)							Percentage distrib- ution of all members		
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	10	11
1	2	3	4	5	6	7	8	9	10	11	
<i>Men:</i>											
Unmarried	403	24.15	52.65	22.37	0.83	..	..	..	100.00	32.40	
Married	261	..	..	35.16	49.42	7.72	3.94	3.76	100.00	20.55	
Widowed	6	..	..	..	34.85	..	26.33	38.82	100.00	0.57	
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	2	..	..	..	100.00	..	..	..	100.00	0.21	
Sub-group: men	672	14.59	31.81	26.92	20.11	2.94	1.78	1.85	100.00	53.73	
<i>Women:</i>											
Unmarried	300	32.22	57.65	10.13	..	..	..	..	100.00	23.10	
Married	275	..	0.26	55.26	36.98	1.77	2.12	3.61	100.00	21.68	
Widowed	14	..	4.28	5.57	71.57	..	3.78	14.80	100.00	1.34	
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	1	..	..	100.00	..	..	..	..	100.00	0.15	
Sub-group: women	590	16.13	29.10	31.38	19.35	0.83	1.10	2.11	100.00	46.27	
Overall men and women	1,262	15.30	30.56	28.98	19.76	1.96	1.47	1.97	100.00	100.00	
Number of members (unestimated)	..	196	398	351	250	24	18	25	1,262	..	

3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as, average size and average number of children per family.

TABLE 3.3
Percentage distribution of families by mother-tongue and size

Size of family	Mother tongue			
	Bengali	Hindi	Others	All
1	2	3	4	5
One	8.10	..	13.34	7.46
Two and three	24.43	18.06	8.04	22.99
Four and five	34.62	30.07	26.53	33.76
Six and seven	20.76	24.38	35.75	21.83
Above seven	12.09	27.49	16.34	13.96
Total	100.00	100.00	100.00	100.00
Percentage of families to total	84.55	10.88	4.57	100.00
Average size of the families	4.72	6.05	5.37	4.90
Average number of children per family	2.14	2.94	2.52	2.25

Bengali-speaking families formed about 85 per cent. of the total, Hindi-speaking families about 11 per cent. and the remaining 4 per cent. of the families spoke other languages.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4
Percentage distribution of family members in various monthly family income classes by age group and level of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	L30*	30-L60	60-L90	90-L120	120-L150	150-L210	210 and above	All
1	2	3	4	5	6	7	8	9
(i) Aged less than 5 years :								
Below primary	15.41	..	0.61
No education	..	100.00	100.00	100.00	100.00	84.59	100.00	99.39
TOTAL	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

*The sign 'L' in this and subsequent tables denotes 'less than'

	1			2	3	4	5	
(ii) Aged 5 years and above:								
Illiterate .	89.38	87.83	88.53	90.70	59.77	55.95	50.00	86.29
Below primary	10.62	11.35	9.85	8.75	37.91	26.28	50.00	12.08
Primary .	..	0.27	1.62	..	2.32	2.96	..	0.91
Middle .	..	0.55	..	0.55	..	14.81	..	0.69
Matriculate	..	..	..	..	..	..	..	..
Others .	..	..	..	..	..	..	..	..
TOTAL .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only a negligible percentage of children aged less than 5 years had received education. Taking all members aged 5 years and above, about 86 per cent. were illiterate and about 13 per cent. had received education up to or below primary standard. By and large the percentage of illiterate members seemed to decline with higher income classes.

3.6. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment, and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, *i.e.*, persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families, information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in Table 3.5 (in page 13).

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Labac comprising families which derived a major part of their income from employment in registered plantations. Naturally, the percentage of unemployed was small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 42 per cent. consisting of gainfully occupied persons (38 per cent.) and unemployed persons (4 per cent.).

3.7. Distribution of family-members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given on the page 14.

TABLE 3.5
Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (un-estimated)	Age (years)										Percent- age dis- tribution of all mem- bers
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total			
1	2	3	4	5	6	7	8	9	10	11		
<i>Male:</i>												
Employer	1	..	..	..	100.00	..	..	..	100.00	0.20		
Employee	243	..	1.53	37.17	49.69	5.73	3.81	2.02	100.00	18.29		
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	17	..	..	93.33	..	6.67	..	..	100.00	2.24		
Unpaid family labour	13	..	20.61	50.26	7.62	13.89	..	7.62	100.00	1.08		
Unemployed	19	..	7.25	78.12	14.63	..	..	..	100.00	2.05		
Not in labour force	379	26.24	54.98	11.34	4.02	0.76	0.86	1.80	100.00	29.87		
Sub-group	672	14.59	31.81	26.92	20.11	2.94	1.78	1.85	100.00	53.73		
<i>Female:</i>												
Employer	..	..	..	..	..	..	..	..	..	..
Employee	207	..	0.55	48.01	47.52	1.11	1.57	1.24	100.00	15.00		
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	3	..	..	100.00	..	..	..	..	100.00	0.29		
Unpaid family labour	14	..	13.53	79.70	..	..	6.77	..	100.00	1.22		
Unemployed	19	..	31.55	64.44	4.01	..	..	..	100.00	1.89		
Not in labour force	347	26.77	45.30	17.35	6.28	0.77	0.69	2.84	100.00	27.87		
Sub-group	590	16.13	29.10	31.38	19.35	0.83	1.10	2.11	100.00	46.27		
ALL	1,262	15.30	30.56	28.98	19.76	1.96	1.47	1.97	100.00	100.00		

TABLE 3.6
Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of mem- bers (un- estimated)	Age (years)								Percent- age distri- bution of all mem- bers
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners:</i>										
Male	243	..	0.76	37.68	50.01	5.72	3.81	2.02	100.00	18.45
Female	203	..	0.56	47.58	47.87	1.13	1.60	1.26	100.00	14.73
Sub-total	446	..	0.67	42.08	49.07	3.68	2.82	1.68	100.00	33.18
<i>Earning dependants:</i>										
Male	21	..	6.11	87.86	..	6.03	..	..	100.00	2.47
Female	12	..	..	92.52	7.48	..	..	..	100.00	0.96
Sub-total	33	..	4.40	89.17	2.09	4.34	..	..	100.00	3.43
<i>Non-earning dependants:</i>										
Male	408	23.89	51.19	16.28	4.82	1.15	0.78	1.89	100.00	32.81
Female	375	24.40	43.77	21.65	5.98	0.71	0.90	2.59	100.00	30.58
Sub-total	783	24.14	47.60	18.87	5.38	0.94	0.84	2.23	100.00	63.39
TOTAL	1,262	15.30	30.56	28.98	19.76	1.96	1.47	1.97	100.00	100.00
Number of members (unestimated)	..	196	398	351	250	24	18	25	1,262	..

Earners and earning dependants constituted about 37 per cent. of the total. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also fell in the category of earning dependants. The non-earning dependants, which consisted mainly of children and women doing household work, accounted for about 63 per cent.

3.8. Family size, composition, economic status and earning strength by income.

3.8.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							
	L30	30-L60	60-L90	90-L120	120-L150	150-L210	210 and above	All
1	2	3	4	5	6	7	8	9
One . . .	19.37	16.38	..	..	..	..	..	7.46
Two and three .	38.74	31.97	17.98	13.60	..	..	..	22.99
Four and five .	41.89	29.52	42.63	29.44	18.07	..	..	33.76
Six and seven .	..	15.03	21.93	37.75	53.47	47.51	50.00	21.83
Above seven .	..	7.10	17.46	19.21	28.46	52.49	50.00	13.96
TOTAL . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of fami- lies to total .	3.15	41.82	37.59	12.04	2.91	1.75	0.74	100.00
Number of families (unestimated) .	6	72	103	39	12	6	2	240

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was on the whole a large percentage of large-sized families.

The composition of families by the economic status of members is given in table 3.8.

TABLE 3.8
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	L30	30-L60	60-L90	90-L120	120-L150	150-L210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners:</i>								
Adult male .	0.42	0.69	1.02	1.14	1.55	1.29	1.00	0.90
Adult female	0.81	0.45	0.85	1.08	0.91	1.01	1.00	0.71
Children male	..	..	0.01	0.02	0.07	..	..	0.01
Children female	..	0.01	..	..	..	..	..	0.00
All earners .	1.23	1.15	1.88	2.24	2.53	2.30	2.00	1.62
<i>Earning dependants:</i>								
Adult male .	..	0.03	0.14	0.29	0.13	0.40	..	0.11
Adult female	..	0.02	0.07	0.03	0.07	0.40	..	0.05
Children male	..	0.02	..	..	..	..	..	0.01
Children female	..	..	..	..	..	..	..	..
All earning dependants .	..	0.07	0.21	0.32	0.20	0.80	..	0.17
<i>Non-earning dependants:</i>								
Adult male .	0.77	0.32	0.41	0.64	0.20	0.41	..	0.40
Adult female	0.13	0.62	0.30	0.63	0.46	0.60	..	0.48
Children male	0.52	0.93	1.45	1.21	1.57	2.00	4.00	1.21
Children female	0.39	0.74	1.21	1.18	1.94	2.03	1.00	1.02
All non-earning dependants	1.81	2.61	3.37	3.66	4.17	5.04	5.00	3.11
<i>All:</i>								
Adult male .	1.19	1.04	1.57	2.07	1.88	2.10	1.00	1.41
Adult female	0.94	1.09	1.22	1.74	1.44	2.01	1.00	1.24
Children male	0.52	0.95	1.46	1.23	1.64	2.00	4.00	1.23
Children female	0.39	0.75	1.21	1.18	1.94	2.03	1.00	1.02
All members .	3.04	3.83	5.46	6.22	6.90	8.14	7.00	4.90
Number of members (un-estimated) .	19	290	559	246	86	48	14	1,262

The average number of members per family was 4.90. Of these, 1.62 were earners, 0.17 earning dependants and 3.11 non-earning dependants. The proportion of earners to the total members on the whole decreased with an increase in the level of income.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9
Percentage distribution of families by earning strength and income

Earning strength	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner . . .	77.48	81.21	6.99	6.15	..	..	..	39.77
One earner and one or more earning dependants . . .	..	5.02	8.75	6.07	12.71	..	..	6.49
Two earners . . .	22.52	13.77	77.60	50.47	10.67	58.39	100.00	43.73
Two earners and one or more earning dependants . . .	..	..	2.29	3.03	..	20.09	..	1.58
Three earners . . .	..	..	4.37	33.27	76.62	12.31	..	8.10
Three earners and one or more earning dependants . . .	..	..	..	..	..	..	..	..
More than three earners with or without earning dependants . . .	..	..	..	1.01	..	9.21	..	0.28
TOTAL . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, the proportions of families having two earners and one earner were about 44 per cent. and 40 per cent. respectively. The percentage of families having three earners and more was about 8 per cent. of the total.

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered plantation.

TABLE 3.10

Percentage distribution of families by earning strength and relationship with the main earner

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)									Percentage distribution of all families by earning strength
		< 30	30- < 60	60- < 90	90- < 120	120- < 150	150- < 210	210 and above	Total		
1	2	3	4	5	6	7	8	9	10	11	
Self	60	6.20	84.30	6.68	1.88	0.94	..	..	100.00	39.77
Self and wife or husband	115	1.78	17.46	64.61	11.83	0.78	1.68	1.86	100.00	39.41	
Self and one or more children	17	..	14.65	50.87	29.51	..	4.97	..	100.00	7.08	
Self, wife or husband and one or more children	18	..	..	19.38	61.54	14.22	4.86	..	100.00	4.44
Self and one or more other family members	10	..	17.63	62.76	4.90	5.46	9.25	..	100.00	3.80	
Self, wife or husband and one or more other family members	14	..	..	51.27	15.38	33.35	..	..	100.00	4.18
Self, one or more children and one or more other family members	4	..	..	..	100.00	..	..	..	100.00	0.93
Self, wife or husband, one or more children and one or more other family members	2	..	..	58.78	..	..	41.22	..	100.00	0.39
All families	240	3.15	41.82	37.59	12.04	2.91	1.75	0.74	100.00	100.00	
Number of families (unestimated)	..	6	72	103	39	12	6	2	240	..	

Taking all families, the main earner was the sole earner in about 40 per cent. of the cases. In about 39 per cent. of the cases he/she was assisted by wife/husband, in 7 per cent. of the cases by children and in about 4 per cent. of the cases by other family members. With the inclusion of other members in the earning-strength, generally a larger percentage of families came in higher income-brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner by monthly family income classes. The dependants have been classified into three categories, viz., living with the family; living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with main earner	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family:</i>								
Wife or husband	38.74	47.92	9.92	18.22	12.71	20.09	..	27.91
Son or daughter	77.52	154.08	270.86	260.66	301.23	376.51	500.00	219.14
Father, mother, uncle, aunt	..	16.12	10.52	6.86	..	20.09	..	11.87
Brother, sister, cousin	38.74	14.36	18.35	..	14.25	..	..	14.54
Nephew, niece	25.63	4.47	0.82	..	49.75	40.18	..	5.14
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	1.75	4.77	2.33	7.08	..	..	3.01

1	2	3	4	5	6	7	8	9
Son-in-law, daughter-in-law . . .	..	4.37	7.99	35.64	19.11	20.09	..	10.03
Grand children	..	18.09	13.99	40.62	12.71	27.64	..	18.57
Others . . .	..	..	..	2.33	..	..	..	0.28
TOTAL .	180.63	261.16	337.22	366.66	416.84	504.60	500.00	310.49

Living away from family:

Wife or husband	..	..	..	..	..	..	..	..
Son or daughter	..	..	..	..	..	..	..	..
Father, mother, uncle, aunt	..	..	..	..	..	..	..	..
Brother, sister, cousin .	..	..	..	..	..	..	..	..
Nephew, niece	..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law .	..	..	..	..	..	..	..	..
Son-in-law, daughter-in-law . . .	..	..	..	..	..	..	..	..
Grand children	..	..	..	..	..	..	..	..
Others . . .	..	..	..	..	..	..	..	..
TOTAL .	..	..	..	..	..	..	..	..

Dependent units:

Number of dependent units living away per 100 families
--	----	----	----	----	----	----	----	----

The number of dependants living with family increased with the increase in the monthly family income.

The distribution of families by specific family composition types in terms of relationship with the main earner is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single-workers.

TABLE 3.12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife, and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 . .	100.00	94.66	66.89	30.21	25.61	46.21	72.65	44.97
60- < 120 . .	..	5.34	27.00	65.00	58.73	53.79	27.35	49.63
120 and above . .	..	..	6.11	4.79	15.66	..	..	5.40
TOTAL . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total . .	1.95	5.51	6.06	45.87	18.12	4.38	18.11	100.00
Number of families (unestimated) . .	3	8	12	119	54	8	36	240

Table 3.13 (in page 22) gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

The common types of families were 2 adults with more than 2 children.

3.82. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.14 (in page 23) gives the percentage distribution of families by monthly per capita income classes and family size.

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3.15 (in page 24) shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.13

Percentage distribution of families by family composition in terms of adults/children and by income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than one child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	100.00	81.89	67.83	55.97	50.63	36.53	67.48	65.17	19.79	17.02	44.97
60- < 120	..	18.11	32.17	44.03	49.37	56.82	32.52	34.83	64.71	72.85	49.63
120 and above	..	..	..	..	..	6.65	..	..	15.50	10.13	5.40
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	7.46	3.80	7.95	9.22	8.05	23.45	3.36	4.91	11.63	20.17	100.00
Number of families (un- estimated)	11	6	15	20	21	58	5	13	35	56	240

TABLE 3.14
Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)										
	<5	5-<10	10-<15	15-<20	20-<25	25-<35	35-<50	50-<65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
One	26.05	67.91	..	..	7.46	
Two and three	59.32	27.55	..	..	22.99	
Four and five	5.53	..	..	..	33.76	
Six and seven	4.07	4.54	..	..	21.83	
Above seven	5.03	..	..	..	13.96	
Total	100.00	100.00	..	..	100.00	
Percentage of families to total	7.37	8.15	..	..	100.00	
Number of families (unestimated)	.	1	49	71	57	30	17	15	..	240	

TABLE 3.15

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)										
	<5	5-10	10-15	15-20	20-25	25-35	35-50	50-65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
Earners	1.00	1.43	1.66	1.81	1.95	1.50	1.33	..	..	1.62
Earning dependants	..	0.18	0.30	0.13	0.13	..	..	..	..	0.17
Non-earning dependants	8.00	5.40	3.32	2.52	1.82	1.26	0.18	..	..	3.11
All members	9.00	7.01	5.28	4.46	3.90	2.76	1.51	..	..	4.90

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (3 per cent.) proportion of the total family members. The proportion of non-earning dependants on the other hand, showed a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in the case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, *viz.*, land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 67.85 and the average per capita income was Rs. 13.71. The average monthly income per family and per capita according to different family income classes is given below :—

TABLE 4.1

Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	< 30	30-< 60	60-< 90	90-< 120	120-< 150	150-< 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income :</i>								
Average family per	27.30	43.53	74.79	101.06	127.34	163.60	257.36	67.85

1	2	3	4	5	6	7	8	9
Average per capita . . .	9.01	11.40	13.69	16.22	18.18	20.06	36.77	13.71
Percentage of families to total . . .	3.15	41.82	37.59	12.04	2.91	1.75	0.74	100.00

The average monthly income per family varied from Rs. 27.30 in the lowest income class to Rs. 163.60 in the income class 'Rs. 150 to less than Rs. 210'. The average per capita income per family generally increased with a rise in family income.

4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	< 30	30- < 60	60- < 90	90- < 120	120- < 150	150- < 210	210 and above	All
1	2	3	4	5	6	7	8	9
Men:								
Paid employment . . .	11.71	23.09	36.19	40.45	70.70	66.04	87.74	32.37
Self-employment . . .	15.77	1.50	4.88	7.35	..	..	88.00	3.83
Other sources . . .	0.77	1.76	1.37	1.52	9.66	8.04	10.00	1.96
Sub-total: by men . . .	6.71	26.35	42.44	49.32	80.36	74.08	185.74	38.16
Women:								
Paid employment . . .	16.81	14.65	26.89	40.16	36.53	39.33	71.62	23.88
Self-employment . . .	0.77	0.29	0.51	0.30	..	..	..	0.37
Other sources . . .	2.52	1.40	0.72	2.75	..	..	..	1.27
Sub-total: by women . . .	20.10	16.34	28.12	43.21	36.53	39.33	71.62	25.52

1.	2	3	4	5	6	7	8	9
<i>Children:</i>								
Paid employment	..	0.09	0.14	0.57	2.74	..	..	0.24
Self-employment	..	0.09	..	..	..	..	..	0.04
Other sources	..	..	..	..	..	..	..	..
Sub-total: by Children	..	0.18	0.14	0.57	2.74	..	..	0.28
<i>Family:</i>								
Paid employment	..	..	0.21	0.52	1.63	..	..	0.19
Self-employment	..	0.16	1.71	4.47	2.45	48.18	..	2.16
Other sources	0.49	0.50	2.17	2.97	3.63	2.01	..	1.54
Sub-total: by family	0.49	0.66	4.09	7.96	7.71	50.19	..	3.89
<i>Total:</i>								
Paid employment	28.52	37.83	63.43	81.70	111.60	105.37	159.36	56.68
Self-employment	45.00	2.04	7.10	12.12	2.45	48.18	88.00	6.40
Other sources	3.78	3.66	4.26	7.24	13.29	10.05	10.00	4.77
Total income	27.30	43.53	74.79	101.06	127.34	163.60	257.36	67.85
Percentage of families to total	3.15	41.82	37.59	12.04	2.91	1.75	0.74	100.00

An analysis of income by category of earner shows that men contributed about 56 per cent. and women about 38 per cent. to the average monthly family income from all the three sources.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)										
	<5	5-10	10-15	15-20	20-25	25-35	35-50	50-65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
Men:											
Paid employment	30.10	25.52	30.67	37.05	47.12	26.35	32.57	..	..	32.37
Self-employment	..	1.84	4.97	4.67	0.71	2.37	8.54	..	..	3.83
Other sources	6.00	1.39	1.61	2.67	2.71	1.89	1.68	..	..	1.96
Sub-total: by men	36.10	28.75	37.25	44.39	50.54	30.61	42.79	..	..	38.16
Women:											
Paid employment	..	19.29	23.33	25.10	31.22	34.76	18.55	..	..	23.88
Self-employment	..	0.94	0.47	0.10	..	..	..	..	..	0.37
Other sources	..	1.60	1.04	0.59	1.30	4.51	..	..	..	1.27
Sub-total: by women	..	21.83	24.84	25.79	32.52	39.27	18.55	..	..	25.52
Children:											
Paid employment	..	0.39	0.28	..	..	0.93	..	..	..	0.24
Self-employment	..	..	0.13	..	..	..	..	..	..	0.04
Other sources	..	..	..	..	..	..	..	..	..	..
Sub-total: by children	..	0.39	0.41	..	..	0.93	..	..	..	0.28

Family:

Paid employment . . . . .	..	0.13	..	..	0.94	0.42	0.38	..	..	0.19
Self-employment . . . . .	..	0.36	1.04	5.20	2.16	5.36	0.51	..	..	2.16
Other sources . . . . .	..	1.18	1.83	1.75	1.28	1.78	1.18	..	..	1.54
Sub-total: by family . . . . .	..	1.67	2.87	6.95	4.38	7.56	2.07	..	..	3.89

Total:

Paid employment	30.10	45.33	54.28	62.15	79.28	62.46	51.50	..	..	56.68
Self-employment . . . . .	..	3.14	6.61	9.97	2.87	7.73	9.05	..	..	6.40
Other sources	6.00	4.17	4.48	5.01	5.29	8.18	2.86	..	..	4.77
Total income	36.10	52.64	65.37	77.13	87.44	78.37	63.41	..	..	67.85

The average monthly income per family increased from Rs. 36.10 in the lowest end class to Rs. 87.44 in the per capita income class of 'Rs. 20 to less than Rs. 25' and thereafter decreased steadily to Rs. 63.41 in the highest per capita income class of 'Rs. 35 to less than Rs. 50' in this case.

4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4
Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	< 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment:</i>								
Basic wages and allowances	23.74	32.87	56.59	73.08	98.59	89.11	104.12	49.76
Bonus and commission	0.34	0.74	2.05	1.54	4.58	6.13	..	1.53
Concessions	4.44	4.22	4.60	7.08	8.43	10.13	24.74	5.09
Rest	..	..	0.19	..	..	..	30.50	0.30
Sub-total: paid employment	28.52	37.83	63.43	81.70	111.60	105.37	159.36	56.68
<i>Self-employment:</i>								
Agriculture	(—)5.77	(—)0.04	3.69	4.28	2.45	48.18	70.00	3.15
Animal husbandry	..	..	0.11	..	..	..	..	0.04
Trade	..	..	..	..	..	..	..	..
Rest	0.77	2.08	3.30	7.84	..	..	18.00	3.21
Sub-total: self-employment	(—)5.00	2.04	7.10	12.12	2.45	48.18	88.00	6.40
<i>Other income:</i>								
Rent	..	..	0.03	..	..	..	..	0.01
Rest	3.78	3.66	4.23	7.24	13.29	10.05	10.00	4.76
Sub-total: other income	3.78	3.66	4.26	7.24	13.29	10.05	10.00	4.77
Total income	27.30	43.53	74.79	101.06	127.34	163.60	257.36	67.85

1	2	3	4	5	6	7	8	9
<i>Other receipts:</i>								
Sale of assets other than shares, etc.	..	..	..	..	..	..	..	..
Credit purchase	13.56	9.92	9.01	9.70	17.66	46.98	15.00	10.57
Loan taken .	3.87	4.45	4.77	..	14.16	10.05	..	4.36
Rest .	..	1.08	0.20	..	..	..	..	0.52
Sub-total: other receipts	17.13	15.45	13.98	9.70	31.82	57.03	15.00	15.45
Total receipts	44.73	58.98	88.77	110.76	159.16	220.63	272.36	83.30
Percentage of families to total .	3.15	41.82	37.59	12.04	2.91	1.75	0.74	100.00

A major portion (73 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source generally decreased at successive income levels except in the income class, 'Rs. 120 to less than Rs. 150'.

Income from bonus and commission accounted for Rs. 1.53 or about 2 per cent. of the total income.

The average monthly income from concession and 'rest' comprising overtime earnings, etc., worked out to only Rs. 5.09 or about 8 per cent. and Re. 0.30 or 0.4 per cent. of the total income respectively. The percentage contribution of concessions and 'rest' to the total income did not show any specific trend.

Income from self-employment was only Rs. 6.10 or about 9 per cent. of the total income. 'Other receipts' obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, credit purchases, loans taken, etc. These capital receipts amounted to Rs. 15.45 or about 23 per cent. of the total income, taking all the families together.

4.5. Income and other receipts by components and by family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size									
	One	Two	Three	Four	Five	Six	Seven	Over seven	All	
1	2	3	4	5	6	7	8	9	10	
<i>Income from paid employment:</i>										
Basic wages and allowances	29.62	37.96	42.42	46.73	55.88	58.39	57.82	57.88	49.76	
Bonus and commission	..	1.44	0.83	1.36	2.02	0.96	2.06	2.87	1.53	
Overtime earnings	..	..	..	..	..	0.07	..	0.07	0.02
Other earnings	..	0.21	..	..	0.16	1.69	..	..	0.28
Concessions	2.95	5.04	5.43	4.72	4.81	5.82	6.30	3.30	5.09	
TOTAL	32.57	44.65	48.68	52.81	62.87	66.93	66.18	66.12	56.68	
<i>Income from self-employment:</i>										
Boarding and lodging services	..	..	..	..	..	..	..	..	..
Agriculture	0.80	0.51	1.28	(—)0.65	2.62	6.26	0.73	11.32	3.15	
Animal husbandry	..	..	..	..	0.22	..	..	..	0.04
Trade	..	..	..	..	..	..	..	..	..
Profession	..	..	0.30	1.68	..	..	4.36	..	0.66
Others	2.82	0.51	2.41	2.07	2.52	0.81	5.34	4.58	2.55	
TOTAL	3.62	1.02	3.99	3.10	5.36	7.07	10.43	15.90	6.40	

[illegible]

Total

Sale of shares and securities
Withdrawal of savings52	.07
Sale of other assets
Credit purchases	.	.	3.35	3.60	5.50	6.08	15.47	7.21
Loans taken	.	.	0.94	1.85	2.11	3.42	4.54	6.11
Rest	0.39	.	.
Total	100	100	100	100	100	100	100	100

Tot

Percentage of families by size

The average income per family increased from Rs. 38.33 in case of single-member families to Rs. 86.53 in case of families having over 7 members.

Income from paid employment constituted about 84 per cent. of the total income. This varied from 76 per cent. in the family size class of over seven members to 90 per cent. in the case of two-member families. Basic wages and allowances were by far the most important components of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment was proportionately higher in case of large-sized families of 7 and over 7 members. Income from 'other sources', e.g., rent, cash assistance, gifts, concessions etc., fluctuated in the different size classes without showing any definite trend.

4.6. Income and other receipts by family composition

4.61. In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipt by family composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							All
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and child- ren	Hus- band, wife, child- ren and other mem- bers	Unmar- ried earner and other mem- bers	Rest	
1	2	3	4	5	6	7	8	9
Income . . .	40.19	39.73	65.87	72.21	81.40	57.10	55.14	67.85
Other receipts . . .	0.35	7.07	4.43	17.82	22.84	8.15	11.86	15.45
TOTAL . . .	40.54	46.80	70.30	90.03	107.24	65.25	67.00	83.30
Percentage of fami- lies to total . . .	1.95	5.51	6.06	45.87	18.12	4.38	18.11	100.00

The average monthly receipts per family amounted to Rs. 83.30. The major portion (Rs. 67.85) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining (Rs. 15.45) was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

TABLE 4.7
Average monthly income and other receipts by composition in terms of adults/children

Item	Family composition (in terms of adults/children)											(In Rupees)
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All	
1	2	3	4	5	6	7	8	9	10	11	12	
Income . . .	38.23	48.89	52.42	57.03	60.20	72.57	57.04	57.63	84.29	85.63	67.85	
Other receipts . . .	4.36	5.05	6.07	7.89	10.08	22.98	4.34	14.73	31.38	14.98	15.45	
Total . . .	42.59	53.94	58.49	64.92	70.28	95.55	61.38	72.36	115.67	100.61	83.30	
Percentage of families to total . . .	7.46	3.80	7.95	9.22	8.05	23.45	3.36	4.91	11.63	20.17	100.00	

Receipts other than income, *i.e.*, in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner and husband and wife. The proportion of such receipts to the income was about 1 per cent. and 7 per cent. respectively and to the total receipts being about 1 per cent. and 6 per cent. respectively.

4.62. *In terms of the number of adults and children*

Table 4.7 (page 37) gives the average monthly income and other receipts per family by family composition in terms of adults/children.

The proportion of 'other receipts' to the income as well as to total receipts were comparatively high in case of families consisting of 3 adults and more than 1 child, 2 adults and more than 2 children and 3 adults and one child.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. Concepts and definitions

5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows :—

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear; and
- (vi) Miscellaneous which comprised :
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, *viz.*, taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the

receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family-members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons(e), the Investigators were instructed to record the composition of the latter(e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on *pro-rata* basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male	.	.	.	.	.	.	.	1.0
Adult female	.	.	.	.	.	.	.	0.9
Children (below 15 years)	.	.	.	.	.	.	.	0.6

5.2. **Expenditure pattern**

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population

of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 67.85 and the average consumption expenditure worked out to Rs. 83.46 leaving a deficit of Rs. 15.61. When items such as remittances to dependants, taxes and interest on loans were also included, *i.e.*, expenditure on current living was considered, the budget showed a deficit of Rs. 15.81. The analysis will first be made in terms of consumption expenditure and other disbursements, *i.e.*, non-consumption outgo and capital outlays, will be discussed separately.

5.21. Consumption expenditure

Of the average consumption expenditure of Rs. 83.46 per family per month, an expenditure of Rs. 50.96 or 61 per cent. was incurred on food, Rs. 5.09 or about 6 per cent. on tobacco, *pan*, *supari* and intoxicants, Rs. 6.28 or 7 per cent. on fuel and lighting, Rs. 3.97 or 5 per cent. on housing, water charges and household appliances, etc., Rs. 11.36 or 14 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 5.80 or 7 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 13.17 per month. Table 5.1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
< 30	3.04	2.58	41.19	15.97
30- < 60	3.83	3.03	38.38	12.67
60- < 90	5.46	4.27	57.52	13.47
90- < 120	6.22	5.09	68.31	13.42
120- < 150	6.90	5.42	64.43	11.89
150- < 210	8.14	6.34	75.21	11.86
210 and above	7.00	4.90	80.97	16.52
All	4.90	3.87	50.96	13.17

5.22. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 6.90 or about 8 per cent. of the consumption expenditure. Of this, an expenditure of Rs. 3.75 was incurred on savings and investments, Rs. 2.95 towards repayment of debts, Re. 0.14 on taxes, interest and litigation and Re. 0.06 on remittances to dependants. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important item under savings and investments was provident fund (Rs. 3.74). Expenditure towards provident fund contribution was reported by about 92 per cent. of the families surveyed.

5.23. *The budget of single-member families*

Single-Member families constituted about 7 per cent of the total families. Such families generally consisted of industrial workers who lived alone in the town leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 38.33 and the average monthly consumption expenditure Rs. 49.51 leaving a deficit of Rs. 11.18. When items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Rs. 11.83 against the overall average deficit of Rs. 15.81 taking all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2
Percentage expenditure on groups/sub-groups of items

Groups/sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	48.23	61.65	61.06
Pan, supari, tobacco and alcoholic beverages	5.01	6.15	6.10
Fuel and light	7.78	7.52	7.52
Rent for house and water charges	4.77	4.41	4.43
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	0.18	0.35	0.33
Clothing, bedding, footwear, headwear and miscellaneous	27.77	12.95	13.61
Personal care	1.76	1.17	1.20

1	2	3	4
Education and reading . . . . .	..	0.18	0.17
Recreation and amusement . . . . .	..	0.01	0.01
Medical care . . . . .	..	0.02	0.02
Other consumption expenditure	4.50	5.59	5.55
TOTAL	100.00	100.00	100.00

Workers living singly spent proportionately less on food, pan-supari, tobacco and alcoholic beverages, house repairs and up-keep, etc., education and reading, and on other consumption expenditure which consisted of subscription, gifts and charities, ceremonials, etc., but more on fuel and light, rent for house and water charges, clothing, bedding, footwear, headwear and personal care. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 12.96 per month in the case of multi-member families and Rs. 24.63 in the case of singlemen. Taking important sub-groups under food, the average expenditure on cereals and their products; pulses and their products; meat, fish and egg; and milk and milk products per adult consumption unit was Rs. 13.28, Rs. 2.02, Rs. 2.93 and Re. 0.85 respectively in case of single-member families as against Rs. 9.43, Re. 0.62, Re. 0.59 and Re. 0.21 respectively for multi-member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus singlemen spent, on the average, Rs. 14.18, Rs. 2.30 and Re. 0.90 on clothing, bedding, footwear, headwear, etc., other consumption expenditure like transport, subscriptions, etc., and personal care as against the average expenditure per adult consumption unit of Rs. 2.72, Rs. 1.18 and Re. 0.25 respectively in the case of multi-member families.

5.3. Levels of expenditure by income and family-type

The overall average monthly expenditure was about Rs. 84 per family, Rs. 17 per capita and Rs. 22 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	< 30	30-< 60	60-< 90	90-< 120	120-< 150	150-< 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure:</i>								
Average family per .	63.03	66.38	90.75	108.74	121.40	127.09	132.59	83.66
Average capita per .	20.79	17.40	16.60	17.43	17.33	15.58	18.94	16.91

	1	2	3	4	5	6	7	8	9
Average per adult consumption unit		24.46	21.93	21.23	21.33	22.41	20.03	27.05	21.61
Percentage of families to total		3.15	41.82	37.59	12.04	2.91	1.75	0.74	100.00

The average monthly expenditure per family varied from Rs. 63.03 in the lowest income class to Rs. 132.59 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average expenditure per capita, it is seen that there were only small variations from the overall average in the different income classes. The expenditure per adult consumption unit also varied by about Rs. 5 from the overall average in the different income classes. The expenditure is more than the income in the lowest three family income classes.

The difference is met from other receipts namely, increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5.4 shows how families with different composition (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adults/children composition. Both the tables show that with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							Rest	All
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60	64.73	70.96	82.72	21.15	1.90	46.21	34.02	28.53	
60- < 120	35.27	29.04	11.17	63.53	66.15	53.79	62.03	57.58	
120 and above	..	..	6.11	15.32	31.95	..	3.95	13.89	
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	1.95	5.51	6.06	45.87	18.12	4.38	18.11	100.00	

TABLE 5.5
Percentage distribution of families by family composition (in terms of adults/children) and expenditure

Monthly family expenditure class (Rs.)	Family composition in terms of adults/children										
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	72.28	50.05	79.90	50.67	33.60	18.66	21.73	14.88	..	8.31	28.53
60- < 120	27.72	49.95	20.10	43.26	62.13	64.49	78.27	71.18	80.27	61.67	57.58
120 and above	..	..	..	6.07	4.27	16.85	..	13.94	19.73	30.02	13.89
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	7.46	3.80	7.95	9.22	8.05	23.45	3.36	4.91	11.63	20.17	100.00

5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure was influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5.6

Average monthly family expenditure on groups and sub-groups of items by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							
	< 30	30- < 60	60- < 90	90- < 120	120- < 150	150- < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food:</i>								
Cereals and cereal products .	30.28	27.42	41.86	50.34	42.36	55.51	46.00	36.76
Pulses and pulse products .	2.61	1.70	2.86	3.36	3.38	4.95	3.25	2.49
Oil seeds, oils and fats .	2.06	2.22	3.03	3.10	4.12	4.20	3.75	2.73
Meat, fish and eggs .	2.49	1.86	2.66	3.06	3.91	1.88	8.25	2.43
Milk and milk products .	..	0.63	1.27	0.42	1.33	0.46	2.57	0.86
Vegetables and vegetable products .	1.48	1.69	1.93	2.09	3.14	1.80	3.00	1.86
Fruits and fruit products .	0.06	0.16	0.18	0.15	0.21	0.03	..	0.15
Condiments, spices, sugar, etc. .	2.21	2.55	3.07	4.22	4.15	4.69	4.90	3.04
Non-alcoholic beverages .	..	0.03	0.23	0.37	0.35	0.26	1.88	0.17
Prepared meals and refreshments .	..	0.12	0.43	1.20	1.48	1.43	7.37	0.47
Sub-total: food	41.19	38.98	57.52	68.31	64.43	75.21	80.97	50.96

1	2	3	4	5	6	7	8	9
<i>Non-food:</i>								
Pan, supari .	1.80	1.94	3.19	3.62	5.28	4.03	4.00	2.76
Tobacco and products .	0.88	1.28	1.89	2.50	2.92	3.96	1.81	1.74
Alcoholic beverages, etc.	1.55	0.32	0.63	0.61	1.55	0.69	4.94	0.59
Fuel and light	5.08	5.13	6.20	8.56	9.28	13.19	15.87	6.28
Housing, water charges, repairs, etc. .	4.36	3.43	3.29	4.09	6.14	7.31	12.00	3.69
Furniture and furnishings	..	..	0.02	..	..	..	..	0.01
Household appliances, etc.	..	0.16	0.19	1.02	0.30	..	..	0.27
Household services .	..	..	..	..	..	..	..	..
Clothing, bedding and headwear .	6.29	8.92	11.04	10.58	6.15	12.22	..	9.76
Footwear .	..	0.09	0.46	0.69	..	..	..	0.29
Miscellaneous (laundry, etc.)	0.87	1.09	1.43	1.62	1.48	1.30	3.00	1.31
Medical care	..	0.04	..	..	..	..	..	0.02
Personal care	0.82	0.79	1.01	1.39	1.81	2.10	2.00	1.00
Education and reading .	..	0.06	0.05	0.17	1.37	3.07	..	0.14
Recreation and amusement	..	0.01	0.01	0.02	..	..	..	0.01
Transport and communication	..	0.09	0.04	..	..	0.80	..	0.07
Subscription, etc.	0.13	4.22	3.21	5.53	19.74	3.21	8.00	4.33
Personal effects and miscellaneous expenses .	0.06	0.23	0.25	0.03	0.95	..	..	0.23
Sub-total: Non-food	21.84	27.80	32.91	40.43	56.97	51.88	51.62	32.50
Total: consumption expenditure	63.03	66.18	90.43	108.74	121.40	127.09	132.59	83.46

	1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure:</i>									
Taxes, interest and litigation	..	0.08	0.28	..	..	..	..	0.14	
Remittances to dependants	..	0.12	0.04	..	..	..	..	0.06	
Savings and investments	2.23	2.56	4.43	5.11	6.20	5.48	7.00	3.75	
Debts repaid	..	2.56	3.01	3.09	11.56	2.46	..	2.95	
Total: non-consumption expenditure	2.23	5.32	7.76	8.20	17.76	7.94	7.00	6.90	
Total: disbursement	65.26	71.50	98.19	116.94	139.16	135.03	139.59	90.36	
Percentage of families to total	3.15	41.82	37.59	12.04	2.91	1.75	0.74	100.00	

The average monthly consumption expenditure per family was Rs. 83.46. Expenditure on food worked out to Rs. 50.96 or 61 per cent. of the consumption expenditure. The percentage of expenditure on food to consumption expenditure decreased from 65 in the lowest income class to 61 in the highest income class without showing any distinct relationship as between different income classes. Similarly for individual sub-groups under the food-group the expenditure as percentage of the consumption expenditure on cereals and cereal products, pulses and pulse products; and oilseeds, oils and fats decreased in the highest income class as compared to the lowest income class but did not show any distinct relationship as between different income classes. In case of meat, fish and eggs; milk and milk products; non-alcoholic beverages; and prepared meals and refreshments sub-groups, the expenditure as percentage of consumption expenditure showed an upward trend as the level of income increased but no clear cut trend as between the various income classes was discernible. For the sub-groups, vegetables and their products; and condiments, spices, sugar, etc., the expenditure as percentage of consumption expenditure remained more or less steady in different income classes.

The non-food groups accounted, for about 39 per cent. of the consumption expenditure. Of this, the expenditure on the more important sub-groups, *viz.*, fuel and light, house rent, water charges and repairs; clothing, bedding and headwear; and subscription, etc., formed about 74 per cent. of the expenditure on non-food group.

The percentage expenditure on some of the conventional necessities and luxuries such as personal care showed generally an upward trend with the rise in the level of income and that on miscellaneous (laundry, etc.) and personal effects did not show any clear cut trend.

Non-consumption outgo and capital outlays amounted to Rs. 6.90 per family per month on the average or about 8 per cent. of the consumption expenditure. The percentage expenditure on this group showed an

upward trend up to the income class 'Rs. 60 to less than Rs. 90' and thereafter decreased in the next income class. The percentage expenditure rose again sharply in the income class 'Rs. 120 to less than Rs. 150' and showed a declining trend in the next two income classes.

5.5. Expenditure by per capita income

Table 5.7 gives break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlays also.

The percentage expenditure on food to the total consumption expenditure decreased from about 65 per cent. in the per capita income class 'Rs. 5 to below Rs. 10' to about 52 per cent. in the per capita income class 'Rs. 35 to less than Rs. 50'. The percentage expenditure on the non-food items, such as clothing, bedding and headwear, personal care, etc., generally showed an upward trend as the level of the per capita income increased.

5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Earnest Engel. The main results derived by Engel from his studies are set out below :—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61. Analysis by per capita income classes

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.7

Average monthly family expenditure and disbursements by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)										
	<5	5-<10	10-<15	15-<20	20-<25	25-<35	35-<50	50-<65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
Food:											
Cereals and cereal products	35.00	47.43	38.26	38.66	29.22	24.42	16.79	..	..	36.76
Pulses and pulse products	1.75	2.41	2.63	2.69	2.54	1.99	2.06	..	..	2.49
Oil seeds, oils and fats	2.50	3.53	2.62	2.62	2.34	2.30	2.00	..	..	2.73
Meat, fish and eggs	..	1.90	2.47	2.24	3.00	3.19	3.11	..	..	2.43
Milk and milk products	..	0.68	0.89	0.79	0.80	1.64	0.90	..	..	0.86
Vegetables and vegetable products	..	1.91	1.90	1.89	2.24	1.96	1.23	..	..	1.86
Fruits and fruit products	..	0.09	0.26	0.12	0.12	0.26	0.14	..	..	0.15
Condiments, spices, sugar, etc.	1.50	3.02	3.32	3.05	3.02	2.84	2.34	..	..	3.04
Non-alcoholic beverages	..	0.08	0.11	0.16	0.38	0.51	0.18	..	..	0.17
Prepared meals and refreshments	..	0.02	0.36	0.57	1.26	1.18	0.33	..	..	0.47
Sub-total: food	40.75	61.07	52.82	52.79	44.92	40.29	29.08	..	..	50.96

Pan, supari	4.12	2.88	2.81	2.84	2.87	3.36	1.23	..	..	2.76
Tobacco and products	1.25	1.79	1.67	2.00	2.32	1.22	0.95	..	..	1.74
Alcoholic beverages, etc. . . . .	..	0.68	0.27	0.49	0.68	0.92	1.33	..	..	0.59
Fuel and light	7.75	6.02	6.29	6.35	7.28	7.08	4.78	..	..	6.28
House rent, water charges, repairs, etc.	5.00	3.36	3.69	3.52	4.68	4.52	3.04	..	..	3.69
Furniture and furnishings . . . . .	..	..	..	..	0.09	..	..	..	..	0.01
Household appliances, etc. . . . .	..	0.28	0.20	0.37	0.31	0.42	0.08	..	..	0.27
Household services . . . . .	..	..	..	..	..	..	..	..	..	..
Clothing, bedding and headwear . . . . .	..	11.51	8.49	10.48	5.72	11.30	11.60	..	..	9.76
Footwear . . . . .	..	0.10	0.64	0.28	0.09	0.21	..	..	..	0.29
Miscellaneous (laundry, etc.)	0.75	1.38	1.35	1.37	1.21	1.34	0.86	..	..	1.31
Medical care . . . . .	..	..	..	..	0.15	..	..	..	..	0.02
Personal care	0.81	0.85	1.04	1.01	1.27	1.07	0.93	..	..	1.00
Education and reading . . . . .	..	0.10	0.07	0.35	0.35	..	..	..	..	0.14
Recreation and amusement . . . . .	..	..	0.02	0.01	0.02	0.01	..	..	..	0.01
Transport and communication . . . . .	..	..	0.09	0.07	0.01	0.30	0.03	..	..	0.07
Subscription, etc.	100.00	3.60	3.54	4.60	3.15	4.54	2.18	..	..	4.33
Personal effects and miscellaneous expenses . . . . .	..	0.29	0.29	0.20	0.21	0.01	0.08	..	..	0.23
Sub-total: non food	119.68	32.84	30.46	33.94	30.41	36.30	27.09	..	..	32.50
Total: consumption expenditure	160.43	93.91	83.28	86.73	75.33	76.59	56.17	..	..	83.46

1	2	3	4	5	6	7	8	9	10	11
<i>Non-consumption expenditure:</i>										
Taxes, interest and litigation	..	0.55	0.04	..	..	..	..	..	..	0.14
Remittances to dependants	..	..	..	0.07	..	0.65	..	..	..	0.06
Savings and investments	1.38	3.05	3.43	4.14	5.14	4.01	4.03	..	..	3.75
Debts repaid	..	3.64	2.33	4.22	2.69	1.75	1.50	..	..	2.95
Total: non-consumption expenditure	1.38	7.24	5.80	8.43	7.83	6.41	5.53	..	..	6.90
Total: disbursements	161.81	101.15	89.08	95.16	83.16	83.00	61.70	..	..	90.36

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)										
	<5	5-<10	10-<15	15-<20	20-<25	25-<35	35-<50	50-<65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
Below 45	100.00	13.67	..	10.38	10.73	38.52	33.95	..	..	14.26
45-<50	..	6.16	..	2.62	5.98	..	8.45	..	..	3.70
50-<55	..	1.01	..	2.18	15.40	..	4.51	..	..	5.89
55 <60	..	13.22	..	9.38	18.60	14.25	8.35	..	..	13.66
60-<65	..	4.33	..	15.95	10.38	32.41	19.32	..	..	11.39
65-<70	..	13.30	..	24.54	21.65	12.09	12.46	..	..	18.43
70 and above	..	48.31	..	34.95	17.26	2.73	12.96	..	..	32.67
Total	100.00	100.00	..	100.00	100.00	100.00	100.00	..	..	100.00

It will be seen that the percentage of families having significantly lower percentage expenditure on food is generally high in 'higher' and 'middle' *per capita* income classes.

5.62. Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, the large-sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Family size						All
	Number of families (unestimated)	1	2 and 3	4 and 5	6 and 7	Above 7	
1	2	3	4	5	6	7	8
Below 45	32	46.53	13.79	12.63	6.18	14.36	14.2 6
45- < 50	7	9.24	2.65	3.04	..	9.84	3.70
50- < 55	15	..	15.96	3.43	3.78	1.69	5.89
55- < 60	35	..	9.12	18.31	18.64	9.39	13.66
60- < 65	28	25.54	16.03	6.30	12.34	7.02	11.39
65- < 70	43	9.45	27.78	18.31	23.62	..	18.43
70 and above	80	9.24	14.67	37.98	35.44	57.70	32.67
TOTAL	240	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families . . . .	..	7.46	22.99	33.76	21.83	13.96	100.00
Number of families (unestimated) . . . .	..	11	44	88	59	38	240

About 47 per cent. of the single-member families spent less than 45 per cent. of the consumption expenditure on food and only about 19 per cent. of such families spent 65 per cent. or more on food. As against this, only about 13 per cent. and 6 per cent. of the families, containing 4 and 5 and 6 and 7 members respectively spent less than 45 per cent. on food and similarly 56 per cent. and 59 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the

family is expected to be felt more markedly in case of end-classes of percentage expenditure on food, *i.e.*, less than 45 and 70 or more, which are appreciably higher or lower than the overall average percentage expenditure on food.

5.7. Proportion of families reporting expenditure on selected sub-groups.

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in Table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size					All	Report- ing fami- lies (un- estimated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refreshments	..	14.49	10.79	13.56	5.11	10.65	28
Non-alcoholic beverages	9.86	12.84	15.22	16.92	20.60	15.40	35
Pan, supari	43.55	83.16	88.65	84.12	92.63	83.59	208
Tobacco and tobacco products	91.82	91.88	95.06	95.98	100.00	94.98	229
Alcoholic beverages	28.34	17.50	15.73	13.75	21.30	17.42	44
Furniture and furnishings	..	..	1.09	..	..	0.37	1
Medical care	..	3.20	1.08	..	..	1.10	2
Personal care	81.31	97.38	99.59	100.00	98.31	97.87	235
Education and reading	..	1.61	1.52	12.63	10.54	5.11	14
Recreation and amusement	..	4.80	3.84	5.05	..	3.50	8
Transport and communication	..	8.03	5.24	1.57	2.52	4.31	10
Remittances to dependants	9.24	..	1.10	..	..	1.06	3
Savings and investments	100.00	93.65	86.66	89.97	81.70	89.29	220
Debts repaid	8.33	19.40	31.98	19.92	16.58	22.54	61

About 11 per cent. of the families incurred expenditure on prepared meals and refreshments. About 15 per cent. families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. A large majority of families surveyed were addicted to tobacco and tobacco products and

pan-supari. The percentage of such families was 95 and 84 respectively. Only about 17 per cent. families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure. Expenditure on personal care was reported by almost all families, the percentage remained fairly steady in all the size classes.

The percentage of families reporting expenditure on education and reading was generally higher in higher size classes, the overall percentage being a modest one of about 5 per cent. Expenditure on recreation and amusement; and transport and communication was reported by only about 4 per cent. of the families in each case.

More than 89 per cent. of the families were either saving or investing some amount. About 23 per cent. families were making repayments of debts which would give some rough idea about the extent of indebtedness among the working class population in Labac.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding prepared meals and refreshments for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in Table 6.1.

TABLE 6.1

Average quantity consumed per family per month by item

Item	Standard unit (quantity)	Number of families* reporting (unestimated)	Average quantity consumed per family
1	2	3	4
Food, beverages, etc.			
<i>Cereals and cereal products :</i>			
Paddy	kg.	12	8.44
Rice	„	235	55.59
Wheat	„	3	0.28
Wheat atta	„	66	2.52
Jowar	„	1	0.01
Chira, muri, khoi, lawa	„	142	2.20
Maida	„	1	0.01
Suji, rawa	„	1	0.01
Bread	„	1	0.01
Biscuit	„	7	0.01
Tapioca	„	2	0.02
<i>Pulses and pulse products :</i>			
Arhar	„	74	0.90
Moong	„	7	0.03
Masur	„	171	1.82
Khesari	„	7	0.07

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

	1	2	3	4
<i>Oil seeds, oils and fats :</i>				
Mustard oil		kg.	240	0.96
Coconut oil		,,	48	0.07
Vanaspati		,,	2	0.01
<i>Meat, fish and eggs :</i>				
Goat meat		,,	46	0.24
Poultry		no.	37	0.33
Fresh fish		kg.	112	0.73
Dry fish		,,	68	0.13
Eggs-hen		no.	8	0.48
Eggs-duck		,,	9	0.33
<i>Milk and milk products :</i>				
Milk-cow		l.	63	1.64
Ghee-cow		kg.	1	0.00
Powdered milk		,,	1	0.00
<i>Condiments and spices :</i>				
Salt		kg.	240	4.08
Turmeric		g.	195	212.86
Chillies green		,,	30	40.24
Chillies dry		,,	184	194.67
Tamarind		,,	3	0.58
Onion		kg.	189	1.39
Garlic		g.	33	37.67
Methi		,,	4	4.43
Jira		,,	6	5.37
Mixed spices		,,	74	101.01
Other spices		,,	1	3.03
<i>Vegetables and vegetable products :</i>				
Potato		kg.	149	1.91
Muli, turnip, radish		,,	2	0.02
Arum		,,	63	0.94
Other root vegetables		,,	2	0.03

TABLE 6.1—*contd.*

1	2	3	4
Brinjal	kg.	106	1.12
Cauliflower	„	3	0.01
Cabbage	„	5	0.06
Tomato	„	10	0.11
Pumpkin	„	5	0.06
Gourd	„	3	0.04
Karela	„	2	0.00
Beans	„	1	0.01
Other non-leafy vegetables	„	13	1.37
Other leafy vegetables	„	87	0.96
<i>Fruits and fruit products:</i>			
Banana, plantain	no.	38	8.76
Orange	„	17	0.99
Lemon	„	1	0.03
Pineapple	„	1	0.00
Coconut	„	2	0.01
Other fruit	kg.	1	0.02
Other fruit products	„	1	0.00
<i>Sugar, honey, etc:</i>			
Sugar crystal	kg.	21	0.07
Gur	„	138	2.24
Sugar candy (mishri)	„	1	0.01
Others	„	1	0.00
<i>Pan, supari:</i>			
Pan leaf	no.	207	281.86
Pan finished	„	1	0.22
Supari	g.	179	555.78
Lime	„	189	114.54
Katha	„	2	1.05
<i>Tobacco and products:</i>			
Bidi	no.	132	110.66
Zarda, kimam, surti	g.	15	9.45

TABLE 6.1—*contd.*

1							2	3	4
Chewing tobacco							g.	134	110.46
Leaf tobacco							„	51	58.20
Hukka tobacco prepared							„	6	18.78
<i>Alcoholic beverages :</i>									
Country liquor							pint	42	0.56
Ganja							g.	2	0.35
<i>Other beverages :</i>									
Tea leaf							kg.	35	0.06
g. = gram							kg. = kilogram		
l. = litre							no. = number		

The quantity of cereals and products consumed, on an average, by a working class family per month was 69.10 kg. Of this, the major portion (64.03 kg.) was accounted for by rice and paddy. The average size of the family in terms of adult consumption unit was 3.87 and hence the quantity of cereals consumed per adult per day worked out to about 0.59 kg. Besides 69.10 kg. of cereals and cereal products, the average family consumed 2.82 kg. of pulses and pulse products; 1.64 litre of milk; 1.04 kg. of oils and fats; 1.10 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures were not available); 6.07 kg. of condiments and spices; 6.64 kg. of vegetables and vegetable products; and 2.32 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals and refreshments for which quantitative data could not be collected. The above is a broad picture of quantities of foodstuffs consumed, on an average, by a family of industrial workers in Labac.

Among items of pan, supari, tobacco and beverages, an appreciable consumption of *pan supari*, bidi, chewing tobacco and tea leaf was recorded.

6.2. Analysis of nutritive contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the foodstuffs consumed, on an average, by a working class family in Labac was attempted on the basis of data presented in Table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups :—

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the age group between 5—14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly plantation workers. Most of their occupations would require less than 5 cal./kg./hour

and a good number requiring even less than 3. All women falling in the age-group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 and 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15 and 54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest, it was assumed to be 20 mg. per day.

5. The vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the foodstuffs consumed, on an average, by a working class family at Labac centre as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6.2

The nutritive value of foodstuffs, consumed, on an average by a working class family

Nutrients							Quantity consumed per family per day	Quantity recommended
1							2	3
Calories	.	.	.	.	.	.	9,157	10,472
Protein	.	.	.	.	.	.	215 g.	280 g.
Fat	.	.	.	.	.	.	66 g.	..
Calcium	.	.	.	.	.	.	0.9 g.	6.4 g.
Iron	.	.	.	.	.	.	113 mg.	101 mg.
Vitamin A	.	.	.	.	.	.	3,017 i.u.	17,150 i.u.
Vitamin B ₁	.	.	.	.	.	.	4.4 mg.	5.2 mg.

1						2	3
Vitamin C	.	.	.	.	.	86 mg.	245 mg.
Nicotinic acid	.	.	.	.	.	54 mg.	..
Riboflavin	.	.	.	.	.	1.4 mg.	..
g. = gram, mg. = milligram and i.u. = international unit							

The overall nutritive value of the diet appears to be low. Increased intake of wheat and their products, mixed cereals, leafy vegetables and skimmed milk especially by children and pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium, vitamin 'A', Vitamin B₁ and Vitamin 'C'.

CHAPTER 7

BUDGETARY POSITION

7.1. Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall-lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then in the present survey the value of articles of food, drink, tobacco and fuel and light actually consumed was taken on the disbursement side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference (+) or (—) (Rs.)
1	2	3	4	5
less than 30	3.15	44.73	65.26	(-) 20.53
30 to less than 60	41.82	58.98	71.50	(-) 12.52
60 to less than 90	37.59	88.77	98.19	(-) 9.42
90 to less than 120	12.04	110.76	116.94	(-) 6.18
120 to less than 150	2.91	159.16	139.16	(+) 20.00
150 to less than 210	1.75	220.63	135.03	(+) 85.60
210 and above	0.74	272.36	139.59	(+) 132.77
TOTAL	100.00	83.30	90.36	(-) 7.06

Taking all income classes, the net deficit was Rs. 7.06 or 8 per cent. of the total receipts. For the lower four income classes, the net balancing difference was negative, *i.e.*, receipts were less than disbursements.

7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, *i.e.*, the budgetary position of the families. The term 'current money income', has been taken to include income from paid employment, self-employment and other income such as rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans, and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in Table 7.2.

Of the total families surveyed, about 64 per cent. had deficit budgets while the remaining 36 per cent. had balanced or surplus budgets. The proportion of families having surplus budgets varied from about 25 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 76 per cent. in the income class 'Rs. 120 to less than Rs. 150'.

7.3. Budgetary position by family composition

Table 7.3 (page 66) gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.2

Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	27.30	43.53	74.79	101.06	127.34	163.60	257.36	67.85
Average monthly expenditure per family (Rs.)	63.03	66.38	90.75	108.74	121.40	127.09	132.59	83.66
Monthly balance:								
Percentage of families recording surplus * to total families	..	10.30	14.37	7.31	2.21	1.05	0.74	35.98
Percentage of families recording deficit to total families	3.15	31.52	23.22	4.73	0.70	0.70	..	64.02
Average surplus (+) or deficit (-) per family (Rs.)	(-) 35.73	(-) 22.85	(-) 15.96	(-) 7.68	(-) 5.94	(-) 36.51	(-) 124.77	(-) 15.81

* Zero balance is considered as surplus.

TABLE 7.3

Budgetary position by family composition

Budgetary position by family composition												
Item	Family composition (in terms of adults/children)											All
	1 adult	2 adults and 1 child (one or more)	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families			
1	2	3	4	5	6	7	8	9	10	11	12	
Percentage of families recording surplus * to total families	3.47	1.29	4.15	5.04	3.25	6.45	0.74	0.61	4.90	6.08	35.98	
Percentage of families recording deficit to total families	3.99	2.51	3.80	4.18	4.80	17.00	2.62	4.30	6.73	14.09	64.02	
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together	(—) 11.93	(—) 15.39.	(+) 1.40	(—) 9.11	(—) 12.92	(—) 16.20	(—) 13.93	(—) 26.95	(—) 17.04	(—) 23.02	(—) 15.81	

... all the families except the families consisting of 2 adult

... is considered as surplus.

* Zero balance is considered as surplus.

Considering the surplus or deficit position as a whole, all the families except the families consisting of 2 adult members had, on an average, deficit budget only.

PART II—LEVEL OF LIVING

CHAPTER 8

LEVEL OF LIVING

8.1. Concept of level of living

In Part I, data have been presented mainly on the economic and material aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Labac. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of material and non-material wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule from an independent smaller sample of families. The additional aspects of level of living covered were :—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2 Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected

so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', data were collected on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the Schedule. It has to be recognised, however, that a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, arising out of interview and response, is bound to creep into data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements discussed in Chapter 11 and condition of work-places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	≤ 60	60- < 120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	99	148	12	259
Percentage to total	38.22	57.15	4.63	100.00
(A) All persons:				
Percentage receiving education	5.05	2.03	8.33	3.47
Percentage not receiving education	94.95	97.97	91.67	96.53
TOTAL	100.00	100.00	100.00	100.00
(B) Children:				
Percentage receiving education	9.37	2.27	25.00	6.25
Percentage not receiving education	90.63	97.73	75.00	93.75
TOTAL	100.00	100.00	100.00	100.00
(C) All persons receiving education:				
Percentage receiving education in primary schools	100.00	100.00	..	88.89
Percentage receiving education in secondary schools	..	..	..	..
Percentage receiving education in other educational institutions	..	..	100.00	11.11
TOTAL	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60-120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting	10.34	10.77	2.33	5.88	..	..	5.33	7.43
Financial difficulties	..	3.08	25.58	12.75	..	..	14.66	8.57
Lack of facilities	..	9.23	..	1.96	..	..	..	4.57
Domestic difficulties	..	12.30	4.65	10.78	..	..	2.67	10.86
Attending to family enterprise	..	1.54	..	..	..	..	..	0.57
Lack of interest	89.66	63.08	65.11	68.63	66.67	100.00	74.67	68.00
Others	..	..	2.33	..	33.33	..	2.67	..
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, only about 3 per cent. were receiving education and the rest were not receiving education. The proportion of the members receiving education was the largest in the highest income class. The percentage of children of 5 to 14 years of age receiving education was only about 6. Of the total members receiving education, 89 per cent. were studying in primary schools, and the rest were receiving education through other institutions, *e.g.*, basic schools, *etc.* The main reasons for children not receiving education were reported to be lack of interest and financial difficulties, while for adult members other reasons were reported to be domestic difficulties and lack of facilities.

CHAPTER 10

SICKNESS AND TREATMENT

10.1. Introductory

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period only were taken into consideration.

The broad types of sickness, *e.g.*, digestive disease, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10.2. Treatment and consequences of sickness

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment and source of assistance. In all, there were 18 cases of sickness reported among 305 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of families.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration (c) type of treatment, (d) source of assistance received and (e) consequences

(a) Type of sickness	Percentage of cases	(b) Duration (during the reference period)	Percentage of cases
1	2	3	4
Dysentery, diarrhoea and stomach trouble	11.11	Not reporting	5.56
Fever	44.44	Below 7 days	33.33
Smallpox, plague, cholera	..	7 days to below 15 days.	11.11
Respiratory diseases	16.67	15 days to below 30 days.	27.78

1	2	3	4
Cough and cold	5.56	30 days to below 60 days.	5.56
Other diseases	22.22	60 days.	16.66
TOTAL	100.00	TOTAL	100.00
<i>(c) Type of treatment</i>		<i>(d) Source of assistance received</i>	
Allopathic treatment	100.00	No assistance received	100.00
TOTAL	100.00	TOTAL	100.00
<i>(e) Consequences (for gainfully occupied members of families)</i>			
Work and normal diet stopped	55.56		
None stopped	44.44		
TOTAL	100.00		

Fever was the main sickness reported. The distribution of cases by duration of sickness showed that in about 44 per cent. of the cases, the sickness lasted for less than 15 days. In all the cases of sickness, allopathic treatment was taken, and no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in about 56 per cent. of the cases sickness resulted in stoppage of work. The average duration of such stoppage was about 16 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. Introductory

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. Condition of building

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

	<i>Percentage of families</i>
<i>(a) Type of building:</i>	
Chawls/bustees	70.00
Independent buildings	16.67
Others	13.33
TOTAL	100.00
<i>(b) Ownership or type of landlord:</i>	
Employers	98.33
Self	1.67
TOTAL	100.00
<i>(c) Type of structure:</i>	
Permanent kachha	63.33
Permanent pucca	5.00
Temporary kachha	30.00
Temporary pucca	1.67
TOTAL	100.00

	Percentage of families
(d) Conditions of repairs :	
Good	26·67
Moderately good	56·67
Bad	16·66
TOTAL	100·00
(e) Sewage arrangements :	
Satisfactory	28·33
Moderately satisfactory	30·00
Unsatisfactory	41·67
TOTAL	100·00
(f) Ventilation arrangements :	
No ventilation	1·67
If ventilation	
(i) Good	15·00
(ii) Bad	23·33
(iii) Tolerable	60·00
TOTAL	100·00

Seventy per cent. of the sampled families were living in chawls/busties, about 17 per cent. in independent buildings and the rest had other modes of accommodation. About 98 per cent. of the families were living in buildings provided by the employers. The structure of the building was katchha in about 93 per cent. of the cases.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath, verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2
Distribution of dwellings by various characteristics

	<i>Percentage of dwellings</i>
(a) Number of living rooms in dwelling :	
One	33·33
Two	60·00
Three	6·67
TOTAL .	100·00

<i>(b) Lighting type:</i>										<i>Percentage of dwellings</i>
Electricity	.	.	.	.	.	.	.	.	.	1.67
Kerosene	.	.	.	.	.	.	.	.	.	98.33
TOTAL	.	.	.	.	.	.	.	.	.	100.00
<i>(c) Provision of kitchen:</i>										
Kitchen provided	.	.	.	.	.	.	.	.	.	35.00
<i>Where not provided, using:</i>										
(i) No information	.	.	.	.	.	.	.	.	.	1.67
(ii) Part of living room	.	.	.	.	.	.	.	.	.	63.33
TOTAL	.	.	.	.	.	.	.	.	.	100.00
<i>(d) Number of stores:</i>										
No store	.	.	.	.	.	.	.	.	.	95.00
One	.	.	.	.	.	.	.	.	.	5.00
TOTAL	.	.	.	.	.	.	.	.	.	100.00
<i>(e) Provision of bath:</i>										
No bath provided	.	.	.	.	.	.	.	.	.	100.00
TOTAL	.	.	.	.	.	.	.	.	.	100.00
<i>(f) Provision of covered verandah:</i>										
Provided	.	.	.	.	.	.	.	.	.	48.33
Not provided	.	.	.	.	.	.	.	.	.	51.67
TOTAL	.	.	.	.	.	.	.	.	.	100.00
<i>(g) Source of water supply:</i>										
<i>Tap provided—</i>										
(i) In dwelling	.	.	.	.	.	.	.	.	.	..
(ii) Outside dwelling	.	.	.	.	.	.	.	.	.	15.00
Well (with or without hand pump)	.	.	.	.	.	.	.	.	.	71.66
Others	.	.	.	.	.	.	.	.	.	13.34
TOTAL	.	.	.	.	.	.	.	.	.	100.00
<i>(h) Provision of latrine:</i>										
No latrine	.	.	.	.	.	.	.	.	.	98.33
In individual use	.	.	.	.	.	.	.	.	.	1.67
TOTAL	.	.	.	.	.	.	.	.	.	100.00

From the above table it would be seen that a majority of the dwellings were having two living rooms with no provision for kitchen, store, bath and latrine. Covered verandah was provided in about 48 per cent. of the cases. Well (with or without hand pump) was the main source of water supply.

11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting these places by distance of the places from their dwellings.

TABLE 11.3 .

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percentage of fami- lies not reporting	Percentage of fami- lies not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
Work-place of main earner	8.33	..	81.67	10.00	..	100.00
Primary school . . . .	..	3.33	91.67	5.00	..	100.00
Medical aid centre . .	6.67	70.00	15.00	5.00	3.33	100.00
Hospital . . . . .	..	1.67	90.00	8.33	..	100.00
Play-ground for child- ren	1.67	21.67	73.33	3.33	..	100.00
Cinema house	18.33	81.67	..	..	..	100.00
Shopping centre—gro- cery	3.33	35.00	50.00	11.67	..	100.00
Shopping centre—vege- tables	15.00	33.33	40.00	11.67	..	100.00
Employment exchange	23.33	68.34	..	8.33	..	100.00
Railway station . . .	23.33	68.34	..	8.33	..	100.00
Bus stop	10.00	30.00	38.33	20.00	1.67	100.00
Post office	75.00	..	10.00	15.00	..	100.00

In a majority of the cases, work-place of the main earner was at a distance of less than 1 mile. Other important places of visit reported by workers or their families, such as primary school, hospital, shopping centres and play-ground for children were within a distance of less than 1 mile in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. Introductory

Information was collected in respect of employment pattern, service conditions, length of service and welfare of such worker-members in the sampled working class families as were employed in registered plantations. In regard to employment pattern, employment history of the members employed in registered plantations at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the plantations, though in cases of a doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered plantations on the day preceding the date of survey. This included paid apprentices also.

12.2 Employment pattern

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'permanent' and 'others', for a reference period of one year. Out of a total of 105 employees, the distribution of man-weeks is given for 103 employees and the remaining 2 did not report anything.

TABLE 12.1

Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not report- ing	Permanent employees	Other employees	All
1	2	3	4	5
<i>(a) Paid employment:</i>				
In plantation	32.69	84.46	..	83.46
<i>(b) Self-employment</i> . . . .	..	0.99	..	0.97
<i>(c) In employment but not at work</i>	67.31	14.55	..	15.57
TOTAL	100.00	100.00	..	100.00
Number of employees	2	101	..	103

12.3 Amenities provided

Relevant data collected from employee-members on welfare amenities provided within the compound or premises of the plantation are presented in table 12.2.

TABLE 12.2
Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			Total
					Unsatisfactory	Satisfactory	No particular comment	
1	2	3	4	5	6	7	8	9
Latrine and urinals	52.38	40.95	6.67	100.00	..	14.29	85.71	100.00
Bath	52.38	45.71	1.91	100.00	..	..	100.00	100.00
Wash places	52.38	46.67	0.95	100.00	100.00	..	..	100.00
Drinking water	52.38	0.95	46.67	100.00	16.33	34.69	48.98	100.00
Rest shelter	52.38	37.14	10.48	100.00	54.55	45.45	..	100.00
Canteen	52.38	47.62	..	100.00	..	..	..	..
Reading or recreation	52.38	46.67	0.95	100.00	..	..	100.00	100.00
Co-operative stores and grain shops	52.38	45.71	1.91	100.00	..	..	100.00	100.00
Technical training	52.38	47.62	..	100.00	..	..	..	..
Medical facility arranged by employer	52.38	18.10	29.52	100.00	..	58.06	41.94	100.00
Medical facility arranged by E.S.I.C.	52.38	47.62	..	100.00	..	..	..	..

12.4 Statutory rights and benefits

Table 12.3 gives the data collected on awareness of important provisions of Labour Laws on the part of the employee-members of the sampled working class families.

TABLE 12.3

Distribution of employee-members by rights and benefits under Labour Laws and awareness thereof

Rights and benefits	Not report- ing	Percentage of employees by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Plantations Act:</i>					
Maximum daily hours of work at normal wages . . . .	..	60.95	22.86	16.19	100.00
Rate of overtime wages	1.91	13.33	8.57	76.19	100.00
Entitlement to leave with wages	0.95	67.62	14.29	17.14	100.00
Rate of leave with wages	0.95	38.10	6.67	54.28	100.00
<i>Payment of Wages Act:</i>					
Payment of wages at regular intervals . . . . .	..	87.62	8.57	3.81	100.00
Maximum interval at which wages can be paid . . . .	..	76.19	12.38	11.43	100.00
Imposition of fines—deduction from wages . . . . .	..	19.05	10.48	70.47	100.00
Procedure for complaints . . . .	..	14.29	9.52	76.19	100.00
<i>Maternity Benefit Act:</i>					
Leave for confinement . . . .	..	100.00	..	..	100.00
Notice for leave . . . . .	..	74.51	9.80	15.69	100.00
Termination of service during leave . . . . .	..	27.45	25.49	47.06	100.00
Cash benefit during leave . . . .	..	76.47	3.92	19.61	100.00
<i>Workmen's Compensation Act:</i>					
Compensation for temporary disablement	0.95	41.90	19.05	38.10	100.00
Compensation for death due to work accident	0.95	31.43	11.43	56.19	100.00
Procedure for complaints	2.86	8.57	11.43	77.14	100.00
<i>Industrial Employment (Standing Orders) Act:</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. . . . .	..	25.24	6.80	67.96	100.00
Approval of procedure . . . .	..	13.59	5.83	80.58	100.00
Intimation of procedures to the workers . . . . .	..	9.71	5.82	84.47	100.00

1	2	3	4	5	6
<i>Industrial Disputes Act:</i>					
Lay-off compensation	21.16	8.65	70.19	100.00
Rate of lay-off compensation .	..	11.54	2.88	85.58	100.00
Notice of retrenchment	11.54	5.77	82.69	100.00
Retrenchment compensation .	..	12.50	3.85	83.65	100.00
<i>Employees' Provident Fund Act and Scheme:</i>					
Contribution by employer .	..	78.09	7.62	14.29	100.00
Period after which the employer's contribution becomes payable	12.38	16.19	71.43	100.00
Accumulation of interest .	0.95	30.48	4.76	63.81	100.00

12.5 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.4. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.4
Distribution of employee-members according to membership of trade unions and other details

Item	Percentage of employee-members
1	2
<i>Membership:</i>	
Not reporting	1.90
No union	4.76
If union existing	
(a) Member	90.48
(b) Not a member	2.86
TOTAL .	100.00
<i>Subscription paid:</i>	
Paying regularly	83.16
Not paying regularly	16.84
TOTAL .	100.00

1	2
<i>Rate of subscription per month:</i>	
Not reporting	5.26
Less than Re. 0.25	7.37
Re. 0.25 to less than Re. 0.50	7.37
Re. 0.50 and above	80.00
TOTAL .	
	100.00

Of the total employee-members, about 90 per cent. were members of trade unions. Of these, about 83 per cent. were paying their subscription regularly. The most common rate of subscription was 'Re. 0.50 and above.'

12.6 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.5.

TABLE 12.5

Percentage distribution of employee-members by length of service

Length of service	Percentage of employee-members
1	2
Less than 1 year	0.95
One year to less than 5 years	4.76
5 years to less than 10 years	16.19
10 years to less than 20 years	24.76
20 years and above	53.34
TOTAL	100.00
Number of employees	105

By and large the employee-members of the sampled families constituted a stable labour force.

12.7 Service conditions

In regard to service conditions, information was obtained in shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members including paid apprentices, employed in registered plantations on the day preceding the date of survey. This information was collected from

the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.6 shows the relevant data collected on service conditions.

TABLE 12.6

Percentage distribution of employee-members by service conditions

Service conditions										Percentage of employee-members	
1										2	
<i>Shift working:</i>											
Not reporting	.	.	.	.	.	.	.	.	.	4.76	
Day	.	.	.	.	.	.	.	.	.	94.29	
Rotation	.	.	.	.	.	.	.	.	.	0.95	
TOTAL										.	100.00
<i>Daily rest-interval:</i>											
Not reporting	.	.	.	.	.	.	.	.	.	4.76	
No rest-interval	.	.	.	.	.	.	.	.	.	38.10	
Half-an-hour or less	.	.	.	.	.	.	.	.	.	27.62	
More than half-an-hour	.	.	.	.	.	.	.	.	.	29.52	
TOTAL										.	100.00
<i>Pay-period:</i>											
Not reporting	.	.	.	.	.	.	.	.	.	4.76	
Weekly	.	.	.	.	.	.	.	.	.	95.24	
TOTAL										.	100.00
<i>Days of paid earned leave enjoyed:</i>											
0 day	.	.	.	.	.	.	.	.	.	1.90	
1—10 days	.	.	.	.	.	.	.	.	.	48.58	
11—15 days	.	.	.	.	.	.	.	.	.	47.62	
16 days and above	.	.	.	.	.	.	.	.	.	1.90	
TOTAL										.	100.00

Almost all the employee-members were working in day shifts. In regard to daily rest-intervals, about 28 per cent. of employee-members were enjoying half-an-hour or less, 30 per cent. of them enjoyed rest-interval of more than half-an-hour and about 38 per cent. of employees were having no rest-interval. As regards pay-period, almost all the employee-members were being paid weekly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that over 48 per cent. of them enjoyed leave between 1 to 10 days.

about 48 per cent. 11 to 15 days and about 2 per cent. 16 days and above. About 2 per cent. of the employee-members reported of not having enjoyed paid earned leave.

12.8. Social security benefits

Data were also collected on social security benefits, *e.g.*, under the Provident Fund Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in Table 12.7.

TABLE 12.7

Distribution of employee-members by social security benefits

Scheme	Percentage of employee-members
<i>Provident Fund Scheme :</i>	
Not reporting . . . . .	..
No arrangement . . . . .	..
<i>If arrangement :</i>	
(A) Contributing	99.05
(B) Not contributing	
(a) Not interested . . . . .	..
(b) Not eligible	0.95
TOTAL	100.00

Of the total of 105 employee-members, almost all were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary Provident Fund Schemes introduced by the employers.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on 'family account' and on 'enterprise and other purposes account'—as on the date of the survey. Only the family's share of the assets and loans were taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. Components of savings

Relevant data on 'Savings' and 'Assets' are presented in Table 13.1.

TABLE 13.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/Assets	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family(Rs.)</i>				
Savings	226.39	307.63	335.00	270.63
Assets	52.11	100.17	210.00	81.40
TOTAL	278.50	407.80	545.00	352.03

B. Percentage distribution of savings and assets by forms and income classes

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
<i>(i) Savings.</i>				
<i>(a) On family account:</i>				
Provident Fund—own contribution	46.17	37.59	52.48	41.54
Provident Fund—employer's contribution	34.19	37.52	8.53	34.79
Savings (bank, postal and cash in hand)	0.80	0.29	0.46	0.48
Others	0.13	0.04	..	0.07
TOTAL	81.29	75.44	61.47	76.88
<i>(b) On enterprise and other purposes account</i>				

1	2	3	4	5
(ii) Assets.				
(a) On family account:				
Land	2.89	22.27	..	13.97
Building . . . . .	..	..	..	..
Jewellery and ornaments	6.09	1.47	9.17	3.57
Others	9.73	0.82	29.36	5.58
TOTAL	18.71	24.56	38.53	23.12
(b) On enterprise and other purposes account	..	..	..	..
GRAND TOTAL	100.00	100.00	100.00	100.00
Total number of reporting families .	28	30	2	60

All the sampled families reported savings and assets on the date of survey. The amount of savings per reporting family worked out to about Rs. 271 and of assets per reporting family to about Rs. 81 giving a total of about Rs. 352. Thus, savings formed about 77 per cent. and assets about 23 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held on 'family account'.

13.3. Extent of savings and assets

Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
Below Rs. 200	32.14	20.00	..	25.00
Rs. 200 to below Rs. 500	64.29	56.67	50.00	60.00
Rs. 500 to below Rs. 1,500	3.57	23.33	50.00	15.00
TOTAL	100.00	100.00	100.00	100.00

Sixty per cent. of the families reported savings and assets of Rs. 200 to below Rs. 500.

13.4. Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed

Durable articles and live-stock								Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1								2	3	4	5
Table	.	.	.	.	.	.	.	5	8.33	7	1.40
Chair	.	.	.	.	.	.	.	6	10.00	6	1.00
Clock, time-piece	.	.	.	.	.	.	.	1	1.67	1	1.00
Cot	.	.	.	.	.	.	.	3	5.00	3	1.00
Chouki	.	.	.	.	.	.	.	5	8.33	7	1.40
Harmonium	.	.	.	.	.	.	.	2	3.33	2	1.00
Fountain pen	.	.	.	.	.	.	.	3	5.00	3	1.00
Bicycle	.	.	.	.	.	.	.	3	5.00	3	1.00
Cow, buffalo	.	.	.	.	.	.	.	34	56.67	124	3.65

It would appear from the above table that the possession of somewhat costly durable articles, such as, table, chair, bicycle, etc., was not very uncommon among the working class families surveyed.

13.5. Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
less than Rs. 50	44.45	50.00	..	45.46
Rs. 50 to less than Rs. 100	22.22	..	..	18.18
Rs. 100 to less than Rs. 150 . . . . .	..	50.00	..	9.09
Rs. 150 to less than Rs. 250	33.33	..	..	27.27
TOTAL	100.00	100.00	..	100.00
Total number of families reporting debt	9	2	..	11

Taking all families together, about 45 per cent. of them reported debt of less than Rs. 50. 27 per cent. of 'Rs. 50 to less than Rs. 150' and the rest 27 per cent. of 'Rs. 150 to less than Rs. 150' and the rest 27 per cent. of 'Rs. 150 to less than Rs. 250.'

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
<i>(a) On family account:</i>			
Festival	18.18	15.38	8.92
Marriage	18.18	15.38	24.97
Funeral	9.09	7.69	23.78
Unemployment or lay-off	9.09	7.69	11.89
Current deficit	45.46	53.86	30.44
TOTAL	100.00	100.00	100.00
<i>(b) On enterprise and other purposes account</i>			

GRAND TOTAL	100.00	100.00	100.00

Out of the total of 60 sampled families, 11 or about 18 per cent. reported debt on the date of survey. About 54 per cent. of the total number of loans (13) were taken for meeting current deficit and about 15 per cent. each for marriage and festival expenses. Of the total amount of loans (Rs. 841), about 25 per cent. was taken for meeting marriage expenses and about 30 per cent. for current deficit. All the families reporting debt had taken loans on 'family account' only.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

Source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loans	Percent- age of loans	Nature of security	Percent- age of loans	Rate of interest	Percent- age of loans	Type of instalment	Percent- age of loans
1	2	3	4	5	6	7	8
Provident Fund.	7.69					Not report- ing.	7.69
		No security	100.00	No inter- est.	76.93	Weekly	61.54
Shopkeepers	92.31			Less than 6%	..		
				6% to less than 12½%	7.69		
				12½% to less than 25%	7.69		
				25% to less than 50%	7.69		
						Others	30.77
TOTAL	100.00		100.00		100.00		100.00

The largest proportion (92 per cent.) of loans were taken from shopkeepers. All the loans were taken against no security. About 77 per cent. of the loans were taken without interest. Interest at the rate of 6 per cent. to less than 12½ per cent. were paid in case of about 8 per cent. of the loans. About 62 per cent. of the loans were to be repaid in weekly instalments.

SOME IMPORTANT FINDINGS

14.1. Family characteristics, income and expenditure

The estimated number of families of industrial workers satisfying the survey definition worked out in Labac centre to about 6.3 thousand. Of the total families, about 7 per cent. consisted of single-member, 23 per cent. of two to three members, 34 per cent. of four to five members, 22 per cent. of six to seven members and the remaining 14 per cent. consisted of more than 7 members. By family type, about 46 per cent. consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (18 per cent.); unmarried earner, husband or wife, *i.e.*, single-workers (7 per cent.); husband and wife (6 per cent.); unmarried earner and other members (5 per cent.) and rest (18 per cent.).

The average size of the family was 4.90 persons. Of these 1.62 were earners, 0.17 earning dependant and 3.11 non-earning dependants. About 40 per cent. of the families had only one income recipient. On an average, family had 3.10 dependants living with it.

The average monthly income worked out to Rs. 67.85 per family and Rs. 13.71 *per capita*. The largest number of families (42 per cent. of the total) came within the income class of 'Rs. 30 to less than Rs. 60'. The families with an income of Rs. 210 and above per month formed only a negligible percentage of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 67.85 per family, income from paid employment accounted for Rs. 56.68 or 84 per cent., income from self-employment for Rs. 6.40 or 9 per cent. and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concession, etc., Rs. 4.77 or 7 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 83.66 per family, Rs. 16.91 *per capita* and Rs. 21.61 per adult consumption unit. A large percentage of families fell in the higher expenditure class with the increase in the family income.

Of the average monthly expenditure of Rs. 83.66 per family, consumption expenditure accounted for Rs. 83.46, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 50.96 or 61 per cent. of the total consumption expenditure.

The overall nutritive value of the diets appears to be low. Increased intake of wheat and wheat products, mixed cereals, leafy vegetables and skimmed milk especially by children and pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium, vitamin A, vitamin B, and vitamin C.

14.2 Additional aspects of level of living

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects.

Among industrial workers in Labac, about *86 per cent. of all members (aged 5 years and above) were illiterate and about *13 per cent. had received education upto or below primary standard. During the period of survey, about 3 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 6. The reasons for not receiving education in case of children were mainly lack of interest and financial difficulties. On an average, 0.06 case of sickness was reported per member during a period of two months. Fever was the main sickness reported. In all cases of sickness allopathic treatment was taken.

A majority of working class families were living in chawls/bustees, mostly kaccha buildings, provided by the employers. The accommodation occupied by them generally consisted of two living rooms with no provision for kitchen, store, bath and latrine. In a majority of cases, the source of water supply was mainly wells. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, hospital, primary school, etc., were in most cases within a distance of less than one mile from their dwellings.

Almost all the employee-members of the sampled families were in permanent employment in plantations. A large majority of the employees about 94 per cent. had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 28 per cent. of the employee-members were enjoying a daily rest interval of half-an-hour or less and 30 per cent. employees were enjoying a daily rest interval of more than half-an-hour. Most of them were being paid weekly. Paid earned leave was being enjoyed by most of the employees. Almost all of them were covered by the Employees' Provident Fund Scheme.

All the sampled families reported savings and assets on 'family account' on the date of survey. Savings formed about 77 per cent. and assets about 23 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 271 and Rs. 81 respectively. Fifteen per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500.

About 18 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were all on 'family account'.

APPENDIX I

List of Centres covered under Family Living Survey among Industrial Workers during 1958-59

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

A. Factory Centres—Contd.

27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. Mining Centres

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. Plantation Centres

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(a) CONSUMPTION EXPENDITURE				
Food, beverages, etc.				
<i>Cereals and cereal products:</i>				
Paddy . . . . .	..	..	13	2.44
Rice	11	10.16	235	30.84
Wheat . . . . .	..	..	3	0.16
Wheat atta	3	1.04	66	1.61
Jawar . . . . .	..	..	1	0.01
Chira, muri, khoi, lawa	8	1.42	144	1.64
Maida . . . . .	..	..	1	0.01
Suji, rawa	1	0.09	1	0.01
Bread . . . . .	..	..	1	0.01
Biscuit	2	0.17	7	0.03
Tapioca . . . . .	..	..	2	0.00
Sub-total: cereals and products	11	12.88	240	36.76
<i>Pulses and pulse products:</i>				
Arhar	7	0.97	74	0.78
Moong . . . . .	..	..	7	0.03
Masur	9	0.99	171	1.62
Khesari . . . . .	..	..	7	0.06
Sub-total: pulses and products	11	1.96	233	2.49
<i>Oil seeds, oils and fats:</i>				
Mustard oil	11	1.56	240	2.54
Coconut oil	3	0.24	49	0.18
Vanaspati . . . . .	..	..	2	0.01
Sub-total: oilseeds, oils and fats	11	1.80	240	2.73

APPENDIX II—*Contd.*

1	2	3	4	5
<i>Meat, fish and eggs :</i>				
Goat meat	3	0.55	46	0.49
Poultry	2	0.50	37	0.49
Fresh fish	8	0.95	132	1.00
Dry fish	6	0.61	68	0.35
Eggs-hen	2	0.23	8	0.06
Eggs-duck . . . . .	..	..	9	0.04
Sub-total: meat, fish and eggs .	9	2.84	180	2.43
<i>Milk and milk products :</i>				
Milk cow	4	0.82	64	0.85
Ghee cow . . . . .	..	..	1	0.01
Powdered milk . . . . .	..	..	1	0.00
Sub-total: milk and products .	4	0.82	65	0.86
<i>Condiments and spices :</i>				
Salt	11	0.25	240	0.58
Turmeric	9	0.28	196	0.38
Chillies green	1	0.03	30	0.04
Chillies dry	9	0.30	187	0.44
Tamarind . . . . .	..	..	3	0.01
Onion	10	0.41	189	0.44
Garlic	1	0.01	33	0.07
Methi . . . . .	..	..	4	0.01
Jira	1	0.05	6	0.02
Mixed spices	2	0.24	74	0.24
Other spices . . . . .	..	..	1	0.01
Sub-total: condiments and spices .	11	1.57	240	2.24
<i>Vegetables and vegetable products :</i>				
Potato	10	0.57	149	0.71
Muli, turnip, radish . . . . .	..	..	2	0.00
Arum	3	0.20	63	0.24
Other root vegetables . . . . .	..	..	2	0.01
Brinjal	3	0.07	106	0.32

APPENDIX II—*Contd.*

1	2	3	4	5
<i>Vegetables and vegetable products—contd.</i>				
Cauliflower . . . . .	..	..	3	0.01
Cabbage . . . . .	..	..	5	0.01
Tomato	1	0.01	10	0.01
Pumpkin . . . . .	..	..	6	0.02
Gourd . . . . .	..	..	5	0.01
Karela . . . . .	..	..	2	0.00
Bean . . . . .	..	..	1	0.00
Other non-leafy vegetables . . .	1	0.04	13	0.09
Other leafy vegetables	4	0.30	87	0.43
Sub-total: vegetables and products .	10	1.19	225	1.86
<i>Fruits and fruit products:</i>				
Banana, plantain	5	0.23	38	0.11
Orange . . . . .	..	..	17	0.03
Lemon . . . . .	..	..	1	0.00
Pineapple . . . . .	..	..	1	0.00
Coconut . . . . .	..	..	2	0.01
Other fruits . . . . .	..	..	1	0.00
Other fruit products . . . . .	..	..	1	0.00
Sub-total: fruits and products .	5	0.23	56	0.15
<i>Sugar, honey, etc.</i>				
Sugar crystal	1	0.07	21	0.09
Gur	7	0.38	138	0.70
Sugar candy (mishri)	1	0.12	1	0.01
Others . . . . .	..	..	1	0.00
Sub-total: sugar, honey, etc. .	8	0.57	150	0.80
<i>Non-alcoholic beverages:</i>				
Tea leaf	1	0.02	35	0.17
Sub-total: non-alcoholic beverages .	1	0.02	35	0.17
<i>Prepared meals, etc.:</i>				
Snack-saltish . . . . .	..	..	5	0.01
Snack-sweet . . . . .	..	..	18	0.05
Hot drink—tea . . . . .	..	..	23	0.41

APPENDIX II—*Contd.*

1	2	3	4	5
<i>Prepared meals, etc.—contd.</i>				
Sub-total: prepared meals, etc.	..	..	28	0.47
Total: food	11	23.88	240	50.96
<i>Pan, supari, etc.:</i>				
Pan-leaf	5	0.23	207	0.66
Pan-finished	..	..	1	0.01
Supari	5	0.45	204	1.99
Lime	4	0.06	192	0.10
Katha	..	..	2	0.00
Others	..	..	3	0.00
Sub-total: Pan, supari, etc	5	0.74	208	2.76
<i>Tobacco and tobacco products:</i>				
Bidi	5	0.45	132	0.74
Zarda, kimam, sarti	2	0.07	15	0.00
Chewing tobacco	4	0.21	135	0.68
Leaf tobacco	..	..	58	0.28
Hukka tobacco-prepared	..	..	7	0.04
Sub-total: tobacco and products	10	0.73	229	1.74
<i>Alcoholic beverages, etc.:</i>				
Country liquor	3	1.01	42	0.58
Ganja	..	..	2	0.01
Sub-total: alcoholic beverages, etc.	3	1.01	44	0.59
Total: tobacco, pan, supari and intoxicants	..	2.48	..	5.09
Total: food, beverages, etc.	11	26.36	240	56.05
<i>Fuel and light:</i>				
Firewood and chips	7	2.25	180	4.42
Kerosene oil-fuel	..	..	66	0.40
Kerosene oil-lighting	10	1.09	174	0.99
Candles	1	0.02	1	0.00
Match box	10	0.49	237	0.47
Total: fuel and light	11	3.85	240	6.28

APPENDIX II—*Contd.*

	1	2	3	4	5
Housing					
<i>Rent for housing, etc.:</i>					
Rent for residential house . . . . .	..	..	1	0.00	
Rent for residential land . . . . .	..	..	8	0.05	
House rent owned/free	7	2.36	180	3.64	
Sub-total: rent for housing, etc.	7	2.36	180	3.69	
<i>Furniture and furnishings:</i>					
Mat, mattresses, durrie . . . . .	..	..	1	0.01	
Sub-total: furniture and furnishings . . . . .	..	..	1	0.01	
<i>Household appliances, etc.:</i>					
Box, trunk . . . . .	..	..	1	0.00	
Suitcase, attache case . . . . .	..	..	2	0.02	
Utensil—earthenware . . . . .	..	..	4	0.02	
Utensil—bellmetal . . . . .	..	..	4	0.06	
Utensil—aluminium . . . . .	..	..	4	0.05	
Utensil—copper . . . . .	..	..	1	0.05	
Utensil—brass . . . . .	..	..	1	0.03	
Glassware . . . . .	..	..	2	0.00	
Enamelware . . . . .	..	..	1	0.02	
Lock	1	0.09	3	0.01	
Rope, string . . . . .	..	..	2	0.01	
Sub-total: household appliances, etc.	1	0.09	23	0.27	
Total: housing	8	2.45	191	3.97	
Clothing, bedding etc.,					
<i>Ready-made clothing:</i>					
Dhoti	1	1.11	37	1.27	
Pyjama . . . . .	..	..	2	0.9	
Trousers . . . . .	..	..	3	0.08	
Half-pants	2	1.20	34	0.68	
Waist-coat, jacket, jawahar coat	1	0.23	2	0.02	
Vest . . . . .	..	..	1	0.00	
Shirt, kamiz, kurta	2	0.53	49	1.27	
Coat, overcoat . . . . .	..	..	1	0.04	

APPENDIX II—*Contd.*

1	2	3	4	5
<i>Ready-made clothing—contd.</i>				
Ganji, banian	1	0.20	16	0.13
Sari	2	2.12	71	3.70
Blouse, choli . . . . .	..	..	30	0.39
Chemise . . . . .	..	..	1	0.02
Frocks . . . . .	..	..	19	0.28
Under garments (underwear, langot, etc.)	..	..	1	0.01
Chaddar, angabastam	1	4.62	5	0.62
Towel . . . . .	..	..	1	0.01
Gamcha	4	0.74	30	0.48
Long cloth . . . . .	..	..	2	0.04
Sub-total: ready-made clothing .	7	10.75	128	9.13
<i>Non-ready-made clothing :</i>				
Shirt, kamiz, kurta	1	1.57	3	0.16
Frocks . . . . .	..	..	1	0.03
Long cloth . . . . .	..	..	1	0.03
Other shirting and coating . . . . .	..	..	1	0.04
Other cloth . . . . .	..	..	1	0.07
Sub-total: non-ready-made clothing .	1	1.57	7	0.33
<i>Headwear :</i>				
Cap	1	0.06	1	0.00
Sub-total: headwear	1	0.06	1	0.00
<i>Bedding :</i>				
Bed sheet	1	0.46	3	0.11
Pillow	1	0.09	1	0.01
Mosquito net . . . . .	..	..	1	0.02
Blanket, rug . . . . .	..	..	5	0.16
Sub-total: bedding	1	0.55	9	0.30
<i>Footwear :</i>				
Shoes . . . . .	..	..	9	0.24
Sandals . . . . .	..	..	2	0.05
Sub-total: footwear . . . . .	..	..	11	0.29

APPENDIX II—*Contd.*

1	2	3	4	5
<i>Miscellaneous :</i>				
Laundry . . . . .	..	..	2	0.01
Washerman	1	0.05	2	0.01
Washing soap	10	0.65	226	1.14
Soda	3	0.12	58	0.13
Tailoring, mending and darning .	..	..	2	0.02
Sub-total: miscellaneous . . .	10	0.82	238	1.31
Total: Clothing, bedding, etc . .	11	13.75	238	11.36
Miscellaneous				
<i>Medical care :</i>				
Medicine . . . . .	..	..	2	0.02
Sub-total: medical care . . .	..	..	2	0.02
<i>Personal care :</i>				
Hair oil, pomade and hair cream .	2	0.19	141	0.45
Hair lotion, shampoo , etc. . .	..	..	3	0.01
Barber	10	0.24	235	0.42
Toilet soap	3	0.18	24	0.05
Comb, hair brush	5	0.09	14	0.01
Mirror	3	0.08	14	0.05
Face powder . . . . .	..	..	1	0.00
Blade	2	0.09	2	0.01
Sub-total: personal care . . .	10	0.87	235	1.00
<i>Education and reading :</i>				
School and college fees . . .	..	..	11	0.09
Books— school . . . . .	..	..	4	0.03
Stationery—all kinds . . . . .	..	..	5	0.01
Private tuition . . . . .	..	..	1	0.01
Sub-total: education and reading .	..	..	14	0.14
<i>Recreation and amusement :</i>				
Cinema . . . . .	..	..	2	0.00
Toy . . . . .	..	..	6	0.01
Sub-total: recreation and amusement	..	..	8	0.01

APPENDIX II—*Contd.*

	1	2	3	4	5
Transport, etc.:					
Bus . . . . .	..	..	8	0.07
Rickshaw . . . . .	..	..	1	0.00
Postage including telegrams and money orders . . . . .	..	..	2	0.00
Sub-total: transport, etc. . . . .	..	...	10	0.07
Subscriptions, etc.:					
Trade union	4	0.46	101	0.41	
Religious including priests	10	1.53	85	1.03	
Gift and charity	2	0.18	9	0.05	
Ceremonials not elsewhere covered . . . . .	..	..	14	2.71
Fines and penalties . . . . .	..	..	2	0.12
Others . . . . .	..	..	3	0.01
Sub-total: subscription, etc.	11	2.17	138	4.33	
Personal effects, etc.:					
Ornaments (other than precious)metal . . . . .	..	..	2	0.02
Ornaments (other than precious) glass . . . . .	..	..	5	0.01
Ornaments (other than precious) plastic . . . . .	..	..	5	0.01
Watch . . . . .	..	..	1	0.02
Umbrella . . . . .	..	..	7	0.13
Pocket expenses not elsewhere covered . . . . .	..	..	6	0.02
Other miscellaneous expenses	1	0.06	4	0.02	
Sub-total: personal effects, etc.	1	0.06	24	0.23	
Total: miscellaneous . . . . .	..	3.10	..	5.80
Total: CONSUMPTION . . . . .	..	49.51	..	83.46
(b) NON-CONSUMPTION EXPENDITURE					
Interest, litigations and remittances:					
Interests paid on loan . . . . .	..	..	6	0.14
Remittances to dependants	1	0.65	3	0.06	
Sub-total: interests, litigations and remittances	1	0.65	7	0.20	
Savings and investments:					
Ornaments others (precious) . . . . .	..	..	2	0.01

APPENDIX II—*Contd.*

	1	2	3	4	5
<i>Savings and investments—contd.</i>					
Provident Fund contribution . . .		11	3.80	220	3.74
Sub-total: savings and investments .		11	3.80	220	3.75
<i>Debts repaid:</i>					
Debts repaid		1	0.83	61	2.95
Sub-total: debts repaid		1	0.83	61	2.95
Total: NON-CONSUMPTION EXPENDITURE			5.28	..	6.90
SUMMARY					
<i>(a) CONSUMPTION EXPENDITURE:</i>					
Food	23.88	..	50.96
Tobacco, pan, supari and intoxicants .		..	2.48	..	5.09
Fuel and light		11	3.85	240	6.28
Housing		8	2.45	191	3.97
Clothing, bedding, etc.		11	13.75	238	11.36
Miscellaneous	3.10	..	5.80
Total	49.51	..	83.46
<i>(b) NON-CONSUMPTION EXPENDITURE:</i>					
Taxes, interests and litigations	6	0.14
Remittances to dependants . . .		1	0.65	3	0.06
Savings and investments		11	3.80	220	3.75
Debts repaid		1	0.83	61	2.95
TOTAL	5.28	..	6.90

